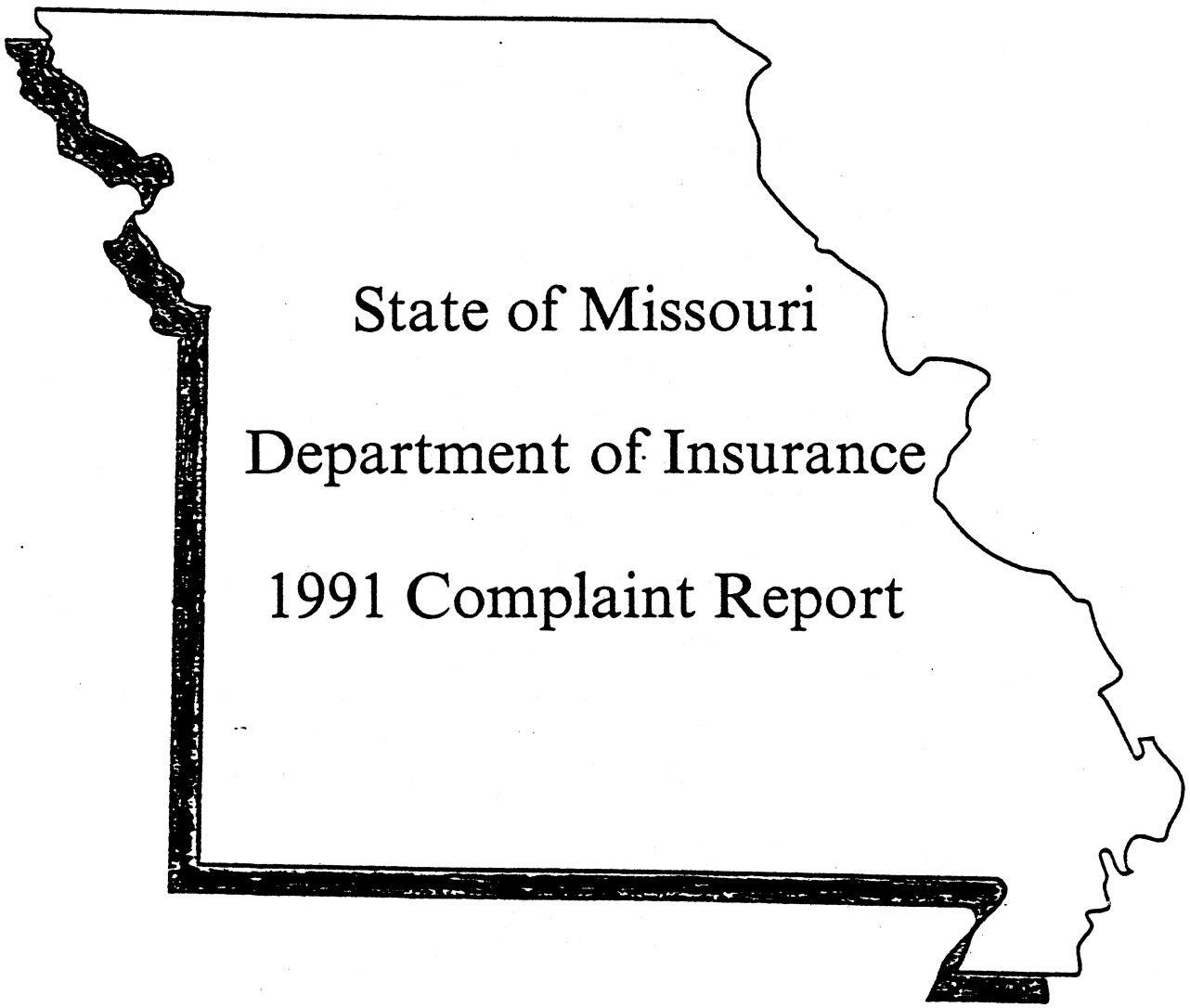
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State of Missouri

Department of Insurance

1991 Complaint Report

STATISTICAL SECTION
October 1992

Department of Insurance
P.O. Box 690
Jefferson City, Missouri 65102
Telephone: 314/751-2562

STATE OF
MISSOURI
INSURANCE NEWS

LEWIS E. MELAHN
Director

Press Release

For Immediate Release
October, 23, 1992

Contact:
Valerie Gibson
314 751-4126

DEPARTMENT MAKES IT EASIER FOR CONSUMERS TO COMPARE INSURANCE COMPANIES

The Missouri Department of Insurance is releasing a complaint indices report in its continuing effort to give consumers more information in order to make knowledgeable decisions about their insurance purchases.

"This is just one more tool for consumers to use when making insurance decisions," said Director Lewis E. Melahn. "The report is intended to provide guidance so that consumers can see whether the company's current customers are satisfied with service."

This is the first time the department has compiled and released a report which shows how the companies compare to one another in terms of complaints. Prior to now, consumer service representatives were able to assist consumers with complaint information, but it was not ranked so that consumers could easily compare a large number of companies.

However, Melahn cautions that complaints are only one factor

(more)

consumers should use in selecting a company. Other factors include: the company's financial rating, premium cost, quality of insurance product, company service and agency service.

"I would caution consumers not to look solely at the complaint report when making a decision, "Melahn said. "There may not be a lot of difference statistically between a company that is ranked 20 and one that is ranked 100 in terms of complaints."

In addition, Melahn says the report is not a rating of the companies, but rather a ranking by number of complaints received by the department. The complaint report does not state how many of the complaints were found to be legitimate after being investigated by the department.

The Complaint Indices Report is the newest report compiled by the department. Others include: Missouri Department of Insurance 1992 Annual Report, Missouri Market Share Report, Missouri Medical Malpractice Insurance Report, Missouri Homeowner Insurance Report, Missouri Private Passenger Automobile Insurance Report and Missouri Health Maintenance Organization Report.

The Complaint Indices Report is available for $3.00.

To receive a copy send a check to:

Missouri Department of Insurance

Attention: Statistics Section

P.O. Box 690

Jefferson City, MO 65102-0690

Missouri residents who would like further information may contact the department's consumer hotline which is 800 726-7390.

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State of Missouri

Department of Insurance

1991 Complaint Report

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Missouri Department of Insurance
1991 Complaints by Type of Business

Type of Business	Number of Complaints	Percent
Fire & Allied Lines - Personal	31	0.45
Fire & Allied Lines - Commercial	10	0.14
Farmowners & Ranchowners Multiple Peril	19	0.28
Homeowners Multiple Peril	601	8.87
Commercial Multiple Peril	135	1.99
Mobile Homeowners Multiple Peril	30	0.44
Tenant Homeowners	24	0.35
Builders Risk	2	0.02
Homeowners Warranty Contract	2	0.02
Condominium	5	0.07
Ocean Marine	9	0.13
Inland Marine	30	0.44
Medical Malpractice	1	0.01
Group Accident & Health	1,344	19.85
Credit Accident & Health	36	0.53
Individual Accident & Health	1,153	17.03
A&H Accident Only	34	0.50
Group Life	80	1.18
Credit Life	39	0.57
Individual Life	675	9.97
Workers Compensation	110	1.62
General Liability	27	0.39
Professional Liability	8	0.11
Products Liability	2	0.02
Private Passenger Automobile	1,594	23.52
Vehicle Service Contract	25	0.36
Commercial Automobile	77	1.13
Aircraft	2	0.02
Fidelity	1	0.01
Surety	8	0.11
Boiler & Machinery	2	0.02
Flood	2	0.02
Other	658	9.83
Total Complaints	6,776	100.00

Missouri Department of Insurance
1991 Automobile Insurance Complaints

Reason for Complaint	Number of Complaints	Percent
Claim Denial	264	15.91
Claim Delay	339	20.43
Unsatisfactory Settlement	497	29.96
Cancellation	87	5.24
Non-renewal	59	3.56
Premium Refund	77	4.64
Premium Increase	49	2.95
Policy Not Delivered	6	0.36
Policy Not As Applied For	6	0.36
Dividends	1	0.06
Misrepresentation	5	0.30
Refusal to Write	7	0.42
Premium Payment Notice	1	0.06
Coordination of Benefits	1	0.06
Coverage Question	57	3.44
Misleading Advertising	2	0.12
Failure to Respond to Communication	37	2.23
Discrimination	5	0.30
Subrogation	15	0.90
Return of Claim Overpayment	1	0.06
Invasion of Privacy	7	0.42
Premium Problem	114	6.87
Policy Changes	8	0.48
Forms Not Supplied	4	0.24
Not Licensed	1	0.06
Forgery	2	0.12
SR-22 Filing	1	0.06
Misquote of Premium	5	0.30
Policy Renewed/Issued w/o Consent	1	0.06
Total Complaints	1659	100.00

Missouri Department of Insurance
1991 Homeowners Insurance Complaints

Reason for Complaint	Number of Complaints	Percent
Claim Denial	171	28.45
Claim Delay	98	16.31
Unsatisfactory Settlement	176	29.28
Cancellation	53	8.82
Non-renewal	26	4.33
Premium Refund	26	4.33
Premium Increase	5	0.83
Policy Not Delivered	6	1.00
Policy Not As Applied For	3	0.50
Misrepresentation	5	0.83
Refusal to Write	3	0.50
Premium Payment Notice	1	0.17
Coverage Question	16	2.66
Misleading Advertising	1	0.17
Failure to Respond to Communication	2	0.33
Invasion of Privacy	1	0.17
Premium Problem	5	0.83
Policy Changes	2	0.33
Misquote of Premium	1	0.17
Total Complaints	601	100.00

Missouri Department of Insurance
1991 Accident & Health Complaints

Reason for Complaint	Number of Complaints	Percent
Claim Denial	687	27.51
Claim Delay	609	24.39
Unsatisfactory Settlement	312	12.49
Cancellation	41	1.64
Non-renewal	3	0.12
Premium Refund	285	11.41
Premium Increase	115	4.61
Policy Not Delivered	24	0.96
Policy Not As Applied For	12	0.48
Misrepresentation	26	1.04
Refusal to Write	45	1.80
Premium Payment Notice	9	0.36
Coordination of Benefits	17	0.68
Cash Value	2	0.08
Coverage Question	128	5.13
Misleading Advertising	3	0.12
Failure to Respond to Communication	27	1.08
Discrimination	4	0.16
Subrogation	4	0.16
Return of Claim Overpayment	12	0.48
Invasion of Privacy	3	0.12
Premium Problem	80	3.20
Policy Changes	18	0.72
Forms Not Supplied	7	0.28
Not Licensed	6	0.24
Forgery	1	0.04
Beneficiary Problems	1	0.04
Assignment of Benefits	3	0.12
Group Conversion	2	0.08
Stacking	1	0.04
Policy Renewed/Issued w/o Consent	1	0.04
Continuation of Benefits	9	0.36
Total Complaints	2497	100.00

Missouri Department of Insurance
1991 Complaint Indices Report

This report is designed to provide the public with information on the number of complaints an insurance company received in 1991, compared to other companies operating in the state.

To be included in this report, a company must have written premium in Missouri sometime during the five year period between 1987 and 1991.

Column 1 shows the average premium written by a company over the five year period.

Column 2 shows the total number of complaints, without regard to disposition, filed against an insurance company with the Missouri Department of Insurance during 1991.

Column 3 is the 1991 complaint index. An index larger than one (1.00) indicates that complaints against that company are greater than expected relative to the amount of business it writes in Missouri.

The complaint index is calculated by the department by dividing the company's share of complaints by its five year average market share. Market share is the company's percentage of total average premium written in Missouri.

Column 4 is the three year complaint index for years 1989 through 1991.

Column 5 is a ranking of the companies from the worst (1) to the best (200+) using the 1991 complaint index. **The rank assigned to any one company is not meant to be interpreted, in any form, as a rating by the Missouri Department of Insurance.**

MISSOURI DEPARTMENT OF INSURANCE
1991 TOTAL PROPERTY & CASUALTY LINES COMPLAINT INDICES
EXCLUDING ALL ACCIDENT & HEALTH BUSINESS

COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) 1991 COMPLAINTS	(3) 1991 COMPLAINT INDEX	(4) 3 YEAR COMPLAINT INDEX	(5) COMPLAINT RANKING (1 = WORST)
ABEILLE GENERAL INS CO (US BR)	$522,428	0	0.00	0.00	252
ACCELERATION NATIONAL INS CO	$580,535	3	7.76	5.45	19
ACSTAR INSURANCE COMPANY	$93,636	0	0.00	0.00	252
AEGIS SECURITY INSURANCE COMPANY	$263,345	1	5.70	2.00	37
AETNA CASUALTY & SURETY CO OF IL	$5,287,268	0	0.00	0.90	252
AETNA CASUALTY & SURETY OF AMERICA	$366,772	3	12.28	17.24	6
AETNA CASUALTY AND SURETY COMPANY	$71,964,143	18	0.38	0.75	215
AETNA CASUALTY CO OF CONNECTICUT	$153,198	0	0.00	0.00	252
AETNA INSURANCE COMPANY	$62,806	5	119.57	41.95	1
AETNA INSURANCE COMPANY OF ILLINOIS	$34,846	0	0.00	0.00	252
AFFILIATED FM INSURANCE COMPANY	$3,913,980	0	0.00	0.00	252
AGRI GENERAL INSURANCE COMPANY	$146,511	0	0.00	0.00	252
AGRICULTURAL INSURANCE COMPANY	$1,066,000	0	0.00	0.00	252
AIU INSURANCE COMPANY	$714,818	0	0.00	0.00	252
ALBANY INSURANCE COMPANY	$198,416	0	0.00	0.00	252
ALEXANDER HAMILTON INS CO OF AMERICA	$27,142	0	0.00	0.00	252
ALLENDALE MUTUAL INSURANCE COMPANY	$8,047,782	0	0.00	0.00	252
ALLIANCE ASSURANCE CO OF AMERICA	$51,792	0	0.00	0.00	252
ALLIANCE INSURANCE COMPANY INC	$253,190	2	11.86	10.41	8
ALLIANZ INSURANCE COMPANY	$997,914	0	0.00	0.00	252
ALLIANZ UNDERWRITERS INSURANCE COMPA	$598,312	0	0.00	0.00	252
ALLIED MUTUAL INS CO	$9,496,779	6	0.95	1.17	154
ALLIED PROPERTY & CASUALTY INS CO	$4,557,510	7	2.31	2.20	85
ALLSTATE INDEMNITY COMPANY	$8,061,954	5	0.93	1.31	155
ALLSTATE INSURANCE COMPANY	$96,953,965	96	1.49	1.56	118
AMBAC INDEMNITY CORPORATION	$1,433,649	0	0.00	0.00	252
AMCO INSURANCE COMPANY	$5,278,897	8	2.28	1.90	86
AMERICAN ALLIANCE INSURANCE COMPANY	$1,997,207	0	0.00	0.00	252
AMERICAN AND FOREIGN INSURANCE CO	$3,167,788	1	0.47	0.17	202
AMERICAN AUTOMOBILE INSURANCE CO	$3,129,913	0	0.00	0.00	252
AMERICAN BANKERS INS CO OF FLORIDA	$3,506,062	3	1.29	1.95	134
AMERICAN BONDING COMPANY	$297,548	0	0.00	0.00	252
AMERICAN CASUALTY CO OF READING PA	$12,080,802	5	0.62	0.70	175
AMERICAN CENTENNIAL INSURANCE CO	$370,166	0	0.00	0.00	252
AMERICAN CONTINENTAL INSURANCE CO	$3,100,662	0	0.00	0.00	252
AMERICAN CREDIT INDEMNITY CO	$970,091	0	0.00	0.00	252
AMERICAN EAGLE INSURANCE CO	$703,276	0	0.00	0.75	252
AMERICAN ECONOMY INSURANCE COMPANY	$39,250,860	18	0.69	0.52	169
AMERICAN EMPIRE INS CO	$11,666	0	0.00	0.00	252
AMERICAN EMPLOYERS INSURANCE CO	$7,287,809	2	0.41	0.29	210
AMERICAN FAMILY HOME INSURANCE CO	$955,116	4	6.29	3.31	32
AMERICAN FAMILY MUTUAL INS CO	$250,006,246	306	1.84	1.72	97
AMERICAN FIDELITY INSURANCE COMPANY	$183,950	0	0.00	5.73	252
AMERICAN FIRE & CASUALTY COMPANY	$1,569,068	1	0.96	1.01	152
AMERICAN FIRE AND INDEMNITY COMPANY	$213,207	0	0.00	0.00	252
AMERICAN GENERAL PROPERTY INS CO	$21,038	0	0.00	0.00	252
AMERICAN GUARANTEE & LIABILITY INS C	$2,080,187	0	0.00	0.00	252
AMERICAN HARDWARE MUTUAL INS CO	$934,136	2	3.22	4.51	56
AMERICAN HOME ASSURANCE COMPANY	$6,007,876	0	0.00	0.18	252
AMERICAN INDEMNITY COMPANY	$167,543	0	0.00	0.00	252

MISSOURI DEPARTMENT OF INSURANCE
1991 TOTAL PROPERTY & CASUALTY LINES COMPLAINT INDICES
EXCLUDING ALL ACCIDENT & HEALTH BUSINESS

COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) 1991 COMPLAINTS	(3) 1991 COMPLAINT INDEX	(4) 3 YEAR COMPLAINT INDEX	(5) COMPLAINT RANKING (1 = WORST)
AMERICAN INSURANCE COMPANY THE	$25,522,230	0	0.00	0.06	252
AMERICAN INTERNATIONAL INS CO	$483,651	2	6.21	8.72	34
AMERICAN LIVE STOCK INSURANCE CO	$564,387	0	0.00	0.00	252
AMERICAN LOYALTY INSURANCE CO	$26,053	0	0.00	0.00	252
AMERICAN MANUFACTURERS MUTUAL INS C	$4,816,258	0	0.00	0.00	252
AMERICAN MODERN HOME INSURANCE CO	$1,224,131	1	1.23	2.15	137
AMERICAN MOTORISTS INSURANCE CO	$19,591,338	6	0.46	0.38	204
AMERICAN NATIONAL FIRE INSURANCE CO	$5,683,988	0	0.00	0.28	252
AMERICAN NATIONAL GENERAL INS CO	$582,041	3	7.74	3.62	20
AMERICAN NATIONAL PROPERTY & CASUALT	$7,796,724	26	5.01	3.78	41
AMERICAN PROTECTION INSURANCE CO	$2,834,306	0	0.00	0.00	252
AMERICAN RELIABLE INSURANCE COMPANY	$771,671	0	0.00	3.41	252
AMERICAN ROAD INSURANCE COMPANY	$11,250,360	2	0.27	0.28	229
AMERICAN SECURITY INSURANCE COMPANY	$3,390,900	0	0.00	0.93	252
AMERICAN STANDARD INS CO OF WISCONSI	$39,582,806	35	1.33	1.34	133
AMERICAN STATES INSURANCE CO TX	$5,328,266	2	0.56	0.99	187
AMERICAN STATES INSURANCE COMPANY	$66,157,634	26	0.59	0.71	181
AMERICAN STATES PREFERRED INS CO	$5,253,404	4	1.14	0.40	144
AMERICAN ZURICH INSURANCE COMPANY	$663,317	0	0.00	0.00	252
AMERISURE INSURANCE COMPANY	$10,659,008	9	1.27	1.33	135
AMEX ASSURANCE COMPANY	$3,724,998	0	0.00	0.00	252
AMICA MUTUAL INSURANCE COMPANY	$688,674	0	0.00	0.00	252
AMWEST SURETY INSURANCE COMPANY	$478,427	1	3.14	1.10	58
ANSVAR AMERICA INSURANCE COMPANY	$1,152,852	6	7.82	6.86	18
ARGONAUT INSURANCE COMPANY	$1,274,354	0	0.00	1.24	252
ARGONAUT MIDWEST INSURANCE COMPANY	$1,122,081	0	0.00	0.00	252
ARKWRIGHT MUTUAL INSURANCE CO	$11,120,317	0	0.00	0.05	252
ARMED FORCES INSURANCE EXCHANGE	$625,642	0	0.00	1.68	252
ASSOCIATED INDEMNITY CORPORATION	$19,015,605	3	0.24	0.14	234
ASSOCIATES INSURANCE COMPANY	$2,625,527	2	1.14	1.00	143
ASSURANCE COMPANY OF AMERICA	$12,497,069	2	0.24	0.46	232
ATHENA ASSURANCE COMPANY	$16,083	0	0.00	0.00	252
ATLANTA CASUALTY COMPANY	$6,853,961	17	3.73	2.77	48
ATLANTA INTERNATIONAL INSURANCE CO	$1,274	0	0.00	0.00	252
ATLANTIC CASUALTY & FIRE INS CO	$106,158	0	0.00	0.00	252
ATLANTIC INSURANCE COMPANY	$1,155,996	2	2.60	0.91	73
ATLANTIC MUTUAL INSURANCE COMPANY	$6,698,600	3	0.67	0.39	171
ATLAS ASSURANCE CO OF AMERICA	$449,046	0	0.00	0.00	252
ATLAS INSURANCE COMPANY	$1,883,601	1	0.80	2.80	163
AUTO CLUB FAMILY INSURANCE COMPANY	$206,877	1	7.26	2.55	22
AUTO OWNERS INSURANCE CO MUTUAL	$10,305,429	19	2.77	2.05	66
AUTOMOBILE CLUB INTER-INS EXCHANGE	$41,599,302	70	2.53	2.62	74
AUTOMOBILE INS CO OF HARTFORD CT	$2,926,767	1	0.51	0.36	195
AVEMCO INSURANCE COMPANY	$793,725	0	0.00	0.00	252
BALBOA INSURANCE COMPANY	$442,656	0	0.00	1.19	252
BANKERS AND SHIPPERS INSURANCE COMPA	$88,619	0	0.00	0.00	252
BANKERS MULTIPLE LINE INSURANCE CO	$1,814	0	0.00	0.00	252
BANKERS STANDARD INSURANCE COMPANY	$1,100,970	0	0.00	0.96	252
BAR PLAN MUTUAL INSURANCE CO THE	$9,937,415	0	0.00	0.05	252
BAUSCH & LOMB INSURANCE COMPANY	$105,261	0	0.00	0.00	252

MISSOURI DEPARTMENT OF INSURANCE
1991 TOTAL PROPERTY & CASUALTY LINES COMPLAINT INDICES
EXCLUDING ALL ACCIDENT & HEALTH BUSINESS

COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) 1991 COMPLAINTS	(3) 1991 COMPLAINT INDEX	(4) 3 YEAR COMPLAINT INDEX	(5) COMPLAINT RANKING (1 = WORST)
BCS INSURANCE COMPANY	$146,139	1	10.28	7.21	10
BEAVER INSURANCE COMPANY	$331	0	0.00	0.00	252
BEL-AIRE INSURANCE COMPANY*	$9,990,917	1	0.15	0.63	242
BIRMINGHAM FIRE INS CO OF PA	$879,843	0	0.00	0.00	252
BITUMINOUS CASUALTY CORPORATION	$3,898,920	1	0.39	0.81	213
BITUMINOUS FIRE AND MARINE INS CO	$384,001	0	0.00	0.00	252
BLUE RIDGE INSURANCE COMPANY	$5,319,915	5	1.41	2.48	125
BOND SAFEGUARD INSURANCE COMPANY	$25,292	0	0.00	0.00	252
BOSTON OLD COLONY INSURANCE COMPANY	$4,878,719	0	0.00	0.22	252
BROTHERHOOD MUTUAL INSURANCE CO	$263,343	0	0.00	0.00	252
BUCKEYE UNION INSURANCE COMPANY	$3,618	0	0.00	0.00	252
CALIFORNIA COMPENSATION INS CO	$2,181,794	0	0.00	0.48	252
CALVERT INSURANCE COMPANY	$77,626	0	0.00	0.00	252
CAMDEN FIRE INSURANCE ASSOCIATION	$379,283	0	0.00	0.00	252
CAMERON MUTUAL INSURANCE COMPANY	$40,467,711	39	1.45	1.56	121
CANAL INSURANCE COMPANY	$3,040,964	5	2.47	2.25	78
CAPITAL GUARANTY INSURANCE CO	$187,236	0	0.00	0.00	252
CAPITOL INDEMNITY CORPORATION	$1,121,703	2	2.68	1.41	69
CAROLINA CASUALTY INSURANCE COMPANY	$1,512,190	0	0.00	0.35	252
CASUALTY INDEMNITY EXCHANGE	$6,325,186	2	0.47	0.92	200
CASUALTY RECIPROCAL EXCHANGE	$3,550,126	4	1.69	1.19	106
CENTENNIAL INSURANCE COMPANY	$5,840,521	0	0.00	0.18	252
CENTRAL STATES INDEMNITY CO OF OMAHA	$1,099,881	0	0.00	0.00	252
CENTURION CASUALTY COMPANY	$76,177	0	0.00	0.00	252
CENTURY INDEMNITY COMPANY	$511,635	1	2.94	2.06	64
CHARTER OAK FIRE INSURANCE CO THE	$8,876,983	5	0.85	1.13	160
CHICAGO INSURANCE COMPANY	$952,489	0	0.00	0.55	252
CHRISTIANIA GENERAL INS CORP OF NY	$4,240	0	0.00	0.00	252
CHRYSLER INSURANCE COMPANY	$3,002,720	1	0.50	0.35	196
CHURCH INSURANCE CO THE	$288,781	0	0.00	0.00	252
CHURCH MUTUAL INSURANCE COMPANY	$9,892,208	0	0.00	0.11	252
CIGNA FIRE UNDERWRITERS INS CO	$1,082,645	1	1.39	0.49	129
CIGNA INSURANCE COMPANY	$1,492,636	0	0.00	3.53	252
CIGNA PROPERTY & CASUALTY INS CO	$3,413,242	0	0.00	0.46	252
CIM INSURANCE CORPORATION	$1,991,609	1	0.75	0.53	166
CIMARRON INSURANCE CO INCORPORATED	$66,762	0	0.00	0.00	252
CINCINNATI CASUALTY COMPANY THE	$126,290	0	0.00	0.00	252
CINCINNATI INS CO THE	$524,844	0	0.00	0.00	252
CITIZENS INSURANCE COMPANY OF AMERIC	$5,570,979	5	1.35	0.57	131
CITY INSURANCE COMPANY	$5,134,423	0	0.00	0.00	252
CLARENDON NATIONAL INS CO	$1,440,370	3	3.13	3.66	59
COLONIA INSURANCE COMPANY	$545,317	0	0.00	0.97	252
COLONIAL AMERICAN CASUALTY AND SURET	$49,127	1	30.57	10.73	2
COLONIAL INSURANCE CO OF CALIFORNIA	$6,267,702	2	0.48	2.02	198
COLONIAL PENN FRANKLIN INSURANCE CO	$1,284,915	6	7.01	2.87	24
COLONIAL PENN INSURANCE COMPANY	$3,244,265	20	9.26	8.61	12
COLUMBIA MUTUAL INSURANCE CO	$20,878,990	30	2.16	1.92	88
COLUMBIA NATIONAL INSURANCE COMPANY	$3,164,766	1	0.47	0.17	201
COMMERCE AND INDUSTRY INSURANCE CO	$1,029,142	1	1.46	0.51	120
COMMERCIAL INS CO OF NEWARK NJ*	$240,601	0	0.00	0.00	252

MISSOURI DEPARTMENT OF INSURANCE
1991 TOTAL PROPERTY & CASUALTY LINES COMPLAINT INDICES
EXCLUDING ALL ACCIDENT & HEALTH BUSINESS

COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) 1991 COMPLAINTS	(3) 1991 COMPLAINT INDEX	(4) 3 YEAR COMPLAINT INDEX	(5) COMPLAINT RANKING (1 = WORST)
COMMERCIAL LOAN INS CORPORATION	$52,140	0	0.00	0.00	252
COMMERCIAL UNION INSURANCE COMPANY	$19,119,035	4	0.31	0.47	220
COMMONWEALTH GENERAL INS CO	$56,589	0	0.00	0.00	252
COMMONWEALTH MORTGAGE ASSURANCE COMP	$235,902	0	0.00	0.00	252
CONNECTICUT GENERAL FIRE & CASUALTY	$9,988	0	0.00	0.00	252
CONNECTICUT INDEMNITY COMPANY THE	$1,786,274	0	0.00	0.00	252
CONNIE LEE INS COMPANY	$106,928	0	0.00	0.00	252
CONSOLIDATED AMERICAN INSURANCE CO	$311,199	0	0.00	0.00	252
CONTINENTAL CASUALTY COMPANY	$34,237,175	7	0.31	0.38	221
CONTINENTAL INSURANCE COMPANY THE*	$41,876,358	15	0.54	0.44	191
CONTINENTAL WESTERN CASUALTY COMPANY	$635,253	1	2.36	3.32	83
CONTINENTAL WESTERN INSURANCE CO	$10,410,355	4	0.58	1.06	183
CONTRACTORS BONDING & INS COMPANY	$77,050	0	0.00	0.00	252
CORONET INSURANCE COMPANY	$4,187,597	30	10.76	7.17	9
COUNTRY CASUALTY INS CO	$223,880	1	6.71	16.48	26
COUNTRY MUTUAL INSURANCE COMPANY	$2,429,511	5	3.09	1.52	60
COUNTRY PREFERRED INSURANCE COMPANY*	$569,765	1	2.64	3.70	71
COVENANT MUTUAL INS CO	$46,615	0	0.00	0.00	252
CREDIT GENERAL INS CO	$261,026	0	0.00	0.00	252
CRITERION CASUALTY COMPANY	$84,381	0	0.00	0.00	252
CUMIS INSURANCE SOCIETY INC	$4,288,927	0	0.00	0.12	252
DAIRYLAND INSURANCE COMPANY	$7,055,496	2	0.43	1.34	208
DEPENDABLE INS CO INC	$344,010	1	4.37	1.53	44
DEPOSITORS INSURANCE COMPANY	$951,133	4	6.32	5.54	30
DIAMOND STATE INSURANCE COMPANY	$2,000	0	0.00	0.00	252
DIXIE INSURANCE COMPANY	$3,694,523	13	5.28	3.85	38
DOCTORS' COMPANY AN INTERINS EXCHANG	$532,506	0	0.00	0.00	252
DORINCO REINSURANCE COMPANY	$1,281,344	0	0.00	0.00	252
EAGLE AMERICAN INSURANCE COMPANY	$717	0	0.00	0.00	252
EASTERN AVIATION & MARINE INSURANCE	$100,026	0	0.00	5.27	252
ECONOMY FIRE & CASUALTY COMPANY	$5,298,228	3	0.85	1.09	159
ECONOMY PREFERRED INSURANCE COMPANY	$3,744,758	3	1.20	0.84	140
ECONOMY PREMIER ASSURANCE COMPANY	$5,304	0	0.00	0.00	252
ELECTRIC INSURANCE COMPANY	$30,686	0	0.00	0.00	252
ELECTRIC MUTUAL LIABILITY INS CO	$1,037,166	0	0.00	0.00	252
EMCASCO INSURANCE COMPANY	$1,081,064	0	0.00	0.49	252
EMPIRE FIRE AND MARINE INSURANCE CO	$1,791,783	7	5.87	2.94	36
EMPIRE INSURANCE COMPANY	$1,099	0	0.00	0.00	252
EMPLOYERS FIRE INSURANCE COMPANY	$2,341,366	1	0.64	0.23	173
EMPLOYERS INSURANCE OF WAUSAU A MUTU	$29,190,945	5	0.26	0.29	230
EMPLOYERS MUTUAL CASUALTY COMPANY	$7,541,889	3	0.60	0.28	179
EMPLOYERS REINSURANCE CORPORATION	$5,005,905	0	0.00	0.11	252
EQUITY MUTUAL INSURANCE COMPANY	$7,526,570	12	2.39	1.96	82
FAIRMONT INSURANCE COMPANY	$33,991	0	0.00	0.00	252
FARM BUREAU TOWN & COUNTRY INS CO OF	$45,181,717	54	1.80	1.70	100
FARMERS ALLIANCE MUTUAL INS CO	$4,030,500	8	2.98	1.70	62
FARMERS AND MERCHANTS INSURANCE CO	$18,352,374	21	1.72	1.55	103
FARMERS INSURANCE COMPANY INC	$86,962,023	131	2.26	1.87	87
FARMERS INSURANCE EXCHANGE	$6,604,116	4	0.91	1.68	156
FARMERS MUTUAL HAIL INS CO OF IOWA	$779,551	0	0.00	0.00	252

MISSOURI DEPARTMENT OF INSURANCE
1991 TOTAL PROPERTY & CASUALTY LINES COMPLAINT INDICES
EXCLUDING ALL ACCIDENT & HEALTH BUSINESS

COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) 1991 COMPLAINTS	(3) 1991 COMPLAINT INDEX	(4) 3 YEAR COMPLAINT INDEX	(5) COMPLAINT RANKING (1 = WORST)
FARMINGTON CASUALTY COMPANY	$3,269,813	0	0.00	0.00	252
FARMLAND MUTUAL INSURANCE COMPANY	$2,188,396	1	0.69	0.24	170
FEDERAL INSURANCE COMPANY	$42,704,975	3	0.11	0.10	249
FEDERAL KEMPER INSURANCE COMPANY	$813,084	2	3.69	2.59	49
FEDERATED MUTUAL INSURANCE COMPANY	$26,634,294	5	0.28	0.65	223
FEDERATED RURAL ELECTRIC INS CORP	$3,665,649	1	0.41	0.29	211
FIDELITY AND CASUALTY CO OF NY*	$13,741,693	4	0.44	0.69	207
FIDELITY AND DEPOSIT CO MARYLAND	$8,546,054	1	0.18	0.18	241
FIDELITY AND GUARANTY INS UNDERWRITE	$10,807,724	1	0.14	0.15	243
FIDELITY AND GUARANTY INSURANCE COMP	$3,283,890	0	0.00	1.28	252
FINANCIAL AMERICAN INSURANCE COMPANY	$107,179	0	0.00	0.00	252
FINANCIAL GUARANTY INSURANCE COMPANY	$2,870,521	0	0.00	0.00	252
FINANCIAL SECURITY ASSUR INC	$251,836	0	0.00	0.00	252
FIRE AND CASUALTY INS CO OF CONNECTI	$5,112,576	0	0.00	0.10	252
FIRE INSURANCE EXCHANGE	$8,941,640	10	1.68	2.83	108
FIREMANS FUND INS CO OF WISCONSIN	$1,158,051	0	0.00	0.00	252
FIREMANS FUND INSURANCE COMPANY	$11,418,594	22	2.89	3.60	65
FIREMENS INS CO OF NEWARK, NEW JERSE	$2,012,824	0	0.00	0.00	252
FIRST AMERICAN INSURANCE COMPANY	$1,208,836	1	1.24	2.62	136
FIRST FINANCIAL INSURANCE COMPANY	$476,239	2	6.31	3.32	31
FIRST GENERAL INSURANCE COMPANY	$5,199	0	0.00	0.00	252
FIRST MARINE INS CO	$1,373,703	6	6.56	5.75	27
FIRST NATIONAL INS CO OF AMERICA	$6,334,635	6	1.42	1.25	124
FIRST SOUTHERN INSURANCE COMPANY	$1,876,373	5	4.00	1.68	45
FIRST SPECIALTY INSURANCE CORPORATIO	$1,612,917	0	0.00	0.00	252
FLORISTS MUTUAL INSURANCE COMPANY	$1,110,011	0	0.00	0.00	252
FOREMOST INSURANCE CO	$3,289,789	3	1.37	2.24	130
FOREMOST PROPERTY AND CASUALTY INS C	$159,180	2	18.87	6.62	3
FOREMOST SIGNATURE INSURANCE COMPANY	$1,959,855	4	3.07	1.34	61
FORTRESS INSURANCE COMPANY OF AMERIC	$59,651	0	0.00	0.00	252
FORUM INSURANCE COMPANY	$863,694	2	3.48	1.22	51
FREMONT INDEMNITY COMPANY	$8,053	0	0.00	0.00	252
GATEWAY INSURANCE COMPANY	$6,368,478	7	1.65	2.73	110
GE RESIDENTIAL MORTG INS CORP OF NC	$130,901	0	0.00	0.00	252
GEICO GENERAL INS CO	$1,065,130	6	8.46	7.42	15
GEICO INDEMNITY COMPANY	$291,442	1	5.15	3.62	40
GENERAL ACCIDENT INS CO OF AMERICA	$11,161,298	12	1.61	2.22	112
GENERAL CASUALTY CO OF ILLINOIS	$99,264	1	15.13	5.31	4
GENERAL CASUALTY CO OF WISCONSIN	$3,968,035	1	0.38	1.06	214
GENERAL ELECTRIC GUARANTY INS CORP	$2,995	0	0.00	0.00	252
GENERAL ELECTRIC MORT INS CORP	$4,420,017	0	0.00	0.00	252
GENERAL ELECTRIC MORT INS CORP OF NC	$55,714	0	0.00	0.00	252
GENERAL INSURANCE CO OF AMERICA	$3,038,755	1	0.49	0.35	197
GENERAL REINSURANCE CORPORATION	$1,396,164	0	0.00	0.00	252
GENERAL STAR NATIONAL INS CO	$603,878	0	0.00	0.00	252
GENERALI U S BRANCH	$29,007	0	0.00	0.00	252
GERLING AMERICA INSURANCE COMPANY	$118,164	0	0.00	0.00	252
GLENS FALLS INSURANCE COMPANY THE	$5,374,515	0	0.00	0.00	252
GLOBE INDEMNITY COMPANY	$3,156,401	1	0.48	0.17	199
GOVERNMENT EMPLOYEES INSURANCE CO	$4,808,996	8	2.50	1.97	76

MISSOURI DEPARTMENT OF INSURANCE
1991 TOTAL PROPERTY & CASUALTY LINES COMPLAINT INDICES
EXCLUDING ALL ACCIDENT & HEALTH BUSINESS

COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) 1991 COMPLAINTS	(3) 1991 COMPLAINT INDEX	(4) 3 YEAR COMPLAINT INDEX	(5) COMPLAINT RANKING (1 = WORST)
GRAIN DEALERS MUTUAL INSURANCE CO	$1,052,397	1	1.43	1.00	123
GRANITE STATE INSURANCE COMPANY	$4,161,970	0	0.00	0.51	252
GREAT AMERICAN INSURANCE COMPANY	$2,668,447	8	4.50	3.16	43
GREAT CENTRAL INSURANCE COMPANY	$3,517,883	2	0.85	0.60	158
GREAT NORTHERN INSURANCE COMPANY	$3,770,510	0	0.00	0.00	252
GREAT PACIFIC INSURANCE COMPANY	$4,744	0	0.00	0.00	252
GREAT WEST CASUALTY COMPANY	$16,306,867	3	0.28	0.55	225
GREATER NEW YORK MUTUAL INS CO	$21,623	0	0.00	0.00	252
GREENWICH INSURANCE COMPANY	$2,381,673	0	0.00	0.00	252
GRINNELL MUTUAL REINSURANCE COMPANY	$4,277,911	2	0.70	2.09	167
GUARANTY NATIONAL INSURANCE COMPANY	$3,888,001	4	1.55	2.03	116
GULF INSURANCE COMPANY	$10,913,663	2	0.28	0.29	226
HAMILTON INSURANCE COMPANY	$1,440,575	8	8.34	7.68	16
HANOVER INSURANCE COMPANY THE	$6,448,823	3	0.70	1.06	168
HARCO NATIONAL INSURANCE COMPANY	$1,335,644	0	0.00	0.39	252
HARTFORD ACCIDENT & INDEMNITY CO*	$21,085,914	5	0.36	0.37	218
HARTFORD CASUALTY INS CO	$5,275,000	3	0.85	1.10	157
HARTFORD FIRE INSURANCE COMPANY	$16,094,735	5	0.47	0.75	203
HARTFORD INSURANCE CO OF CONNECTICUT	$964,302	0	0.00	0.00	252
HARTFORD STEAM BOILER INSPECTION & I	$3,593,484	1	0.42	0.15	209
HARTFORD UNDERWRITERS INSURANCE CO	$28,321,642	27	1.43	1.79	122
HAWKEYE SECURITY INSURANCE COMPANY	$6,293,672	4	0.95	1.42	153
HEART OF AMERICA FIRE & CAS CO	$1,023,507	0	0.00	0.00	252
HERITAGE INDEMNITY COMPANY	$242,460	0	0.00	2.17	252
HIGHLANDS INSURANCE COMPANY	$195,447	0	0.00	0.00	252
HOME INDEMNITY COMPANY THE	$18,156,740	3	0.25	0.23	231
HOME INSURANCE CO OF WISCONSIN THE	$34,079	0	0.00	0.00	252
HOME INSURANCE COMPANY OF INDIANA, T	$172,848	0	0.00	0.00	252
HOME INSURANCE COMPANY THE	$10,535,849	2	0.29	0.35	222
HORACE MANN INSURANCE COMPANY	$2,377,430	5	3.16	2.44	57
HOUSTON GENERAL INS CO	$1,025,245	1	1.46	0.51	119
IGF INSURANCE COMPANY	$3,538,233	21	8.91	3.28	13
ILLINOIS NATIONAL INSURANCE COMPANY	$688,005	4	8.73	6.13	14
INDEMNITY INS CO OF NORTH AMERICA	$889,973	1	1.69	0.59	107
INDEPENDENT MUTUAL FIRE INS CO	$1,072,974	1	1.40	5.89	127
INDEPENDENT RECIPROCAL EXCHANGE	$14	0	0.00	0.00	252
INDIANA LUMBERMENS MUTUAL INS CO	$4,394,078	0	0.00	0.12	252
INDUSTRIAL INDEMNITY COMPANY	$10,210,136	0	0.00	0.10	252
INGC NATIONAL INSURANCE COMPANY	$20,434	0	0.00	0.00	252
INSURANCE CO OF THE STATE OF PA	$7,881,007	0	0.00	0.27	252
INSURANCE COMPANY OF EVANSTON	$432,261	0	0.00	0.00	252
INSURANCE COMPANY OF ILLINOIS	$2,094,266	19	13.63	7.55	5
INSURANCE COMPANY OF NORTH AMERICA	$52,121,626	4	0.12	0.15	248
INSURANCE COMPANY OF THE PRAIRIE STA	$863,153	0	0.00	0.00	252
INSURANCE COMPANY OF THE WEST	$7,901	0	0.00	0.00	252
INSURANCE CORPORATION OF AMERICA	$917,207	0	0.00	0.00	252
INTEGON INDEMNITY CORP	$457,968	0	0.00	1.15	252
INTEGRAL INSURANCE COMPANY THE*	$2,729,243	1	0.55	0.39	189
INTERCARGO INSURANCE COMPANY	$207,911	0	0.00	0.00	252
INTERNATIONAL BUS & MERCANTILE REASS	$607,904	0	0.00	0.00	252

MISSOURI DEPARTMENT OF INSURANCE
1991 TOTAL PROPERTY & CASUALTY LINES COMPLAINT INDICES
EXCLUDING ALL ACCIDENT & HEALTH BUSINESS

COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) 1991 COMPLAINTS	(3) 1991 COMPLAINT INDEX	(4) 3 YEAR COMPLAINT INDEX	(5) COMPLAINT RANKING (1 = WORST)
INTERNATIONAL FIDELITY INSURANCE CO	$341,246	0	0.00	3.09	252
INTERNATIONAL INDEMNITY COMPANY	$672,847	0	0.00	3.92	252
INTERNATIONAL INSURANCE COMPANY	$10,175,818	0	0.00	0.10	252
INTERSTATE INDEMNITY COMPANY	$179,438	0	0.00	0.00	252
INVESTORS EQUITY INSURANCE CO, INC	$54	0	0.00	0.00	252
INVESTORS MORTGAGE INS CO	$286,525	0	0.00	0.00	252
ITT LYNDON PROPERTY INS CO	$1,041,452	0	0.00	0.00	252
J C PENNEY CASUALTY INSURANCE CO	$2,489,151	0	0.00	1.69	252
JEFFERSON INSURANCE CO OF NEW YORK	$1,328,629	3	3.39	3.17	52
JEWELERS MUTUAL INSURANCE COMPANY	$658,690	0	0.00	0.00	252
JOHN DEERE INSURANCE COMPANY	$3,885,134	0	0.00	0.00	252
JOHN HANCOCK INDEMNITY COMPANY	$121,703	0	0.00	0.00	252
JOHN HANCOCK PROP AND CAS INS CO	$1,346	0	0.00	391.38	252
KANSAS BANKERS SURETY COMPANY THE	$3,404,838	0	0.00	0.00	252
KANSAS CITY FIRE & MARINE INS CO	$1,370,188	1	1.10	0.38	147
KENTUCKY INSURANCE COMPANY	$188,770	0	0.00	0.00	252
LANCER INSURANCE COMPANY	$478,103	0	0.00	0.00	252
LEADER NATIONAL INSURANCE CO	$4,654,423	11	3.55	2.94	50
LEGION INSURANCE COMPANY	$336,280	0	0.00	1.57	252
LIBERTY INSURANCE CORPORATION	$5,928,181	0	0.00	0.09	252
LIBERTY MUTUAL FIRE INSURANCE CO	$57,853,211	22	0.57	0.37	186
LIBERTY MUTUAL INSURANCE COMPANY	$59,925,597	24	0.60	0.91	178
LIBERTY NATIONAL FIRE INS CO	$1,729,966	0	0.00	0.30	252
LINCOLN GENERAL INSURANCE CO	$15,140	0	0.00	0.00	252
LINCOLN NATIONAL HEALTH & CAS INS CO	$71,045	0	0.00	0.00	252
LINCOLN NATIONAL SPECIALTY INS CO	$753,742	0	0.00	0.70	252
LITITZ MUTUAL INSURANCE COMPANY	$1,366,363	0	0.00	1.16	252
LONDON ASSURANCE OF AMERICA INC THE	$33,202	0	0.00	0.00	252
LONDON GUARANTEE & ACCIDENT CO OF NY	$54,742	0	0.00	0.00	252
LUMBER MUTUAL INSURANCE COMPANY	$62,837	0	0.00	0.00	252
LUMBERMENS MUTUAL CASUALTY CO	$7,542,878	3	0.60	0.28	180
LUMBERMENS UNDERWRITING ALLIANCE	$2,201,306	0	0.00	0.00	252
LUTHERAN BENEVOLENT INS EXCHANGE	$1,126,015	2	2.67	0.94	70
MARINE INDEMNITY INSURANCE CO OF AME	$98,205	0	0.00	0.00	252
MARYLAND CASUALTY COMPANY	$17,016,196	22	1.94	2.07	96
MASSACHUSETTS BAY INS CO	$8,190,036	3	0.55	0.58	190
MAYFLOWER INSURANCE COMPANY LTD., T	$1,985,445	0	0.00	0.53	252
MBIA INSURANCE CORP. OF ILLINOIS	$1,364,710	0	0.00	0.00	252
MCA INSURANCE COMPANY	$117,470	0	0.00	0.00	252
MEDICAL DEFENSE ASSOCIATES	$23,842,650	0	0.00	0.02	252
MEDICAL PROTECTIVE COMPANY	$12,941,661	0	0.00	0.00	252
MERASTAR INSURANCE COMPANY	$127,873	0	0.00	0.00	252
MERCHANTS BONDING CO (MUTUAL)	$118,555	0	0.00	0.00	252
MERITPLAN INSURANCE COMPANY	$36	0	0.00	0.00	252
METROPOLITAN CASUALTY INS CO	$1,273,734	1	1.18	2.90	142
METROPOLITAN GENERAL INS CO	$73,026	0	0.00	0.00	252
METROPOLITAN PROPERTY & CASUALTY INS	$4,642,463	16	5.18	3.97	39
MGA INSURANCE COMPANY, INC.	$38,844	0	0.00	0.00	252
MIC GENERAL INSURANCE CORPORATION	$64,307	0	0.00	0.00	252
MIC PROPERTY AND CASUALTY INS CORP	$1,781,634	1	0.84	0.30	161

MISSOURI DEPARTMENT OF INSURANCE
1991 TOTAL PROPERTY & CASUALTY LINES COMPLAINT INDICES
EXCLUDING ALL ACCIDENT & HEALTH BUSINESS

COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) 1991 COMPLAINTS	(3) 1991 COMPLAINT INDEX	(4) 3 YEAR COMPLAINT INDEX	(5) COMPLAINT RANKING (1 = WORST)
MICHIGAN MILLERS MUTUAL INS CO	$1,245,210	1	1.21	0.42	139
MICHIGAN MUTUAL INSURANCE COMPANY	$6,554,791	0	0.00	0.32	252
MID CENTURY INSURANCE COMPANY	$37,279,046	40	1.61	1.24	113
MID CONTINENT CASUALTY COMPANY	$111,715	0	0.00	4.72	252
MIDWEST EMPLOYERS CASUALTY COMPANY	$849,157	0	0.00	0.00	252
MIDWEST MUTUAL INSURANCE CO	$599,667	1	2.50	2.64	75
MIDWESTERN INSURANCE COMPANY	$617,096	1	2.43	2.56	80
MILLERS GENERAL INSURANCE COMPANY	$4,920,970	9	2.75	1.71	68
MILLERS MUTUAL INS ASSN OF ILLINOIS	$20,996,166	22	1.57	1.51	115
MILLERS MUTUAL INSURANCE COMPANY	$191,276	0	0.00	0.00	252
MINNEHOMA INSURANCE COMPANY	$486,140	0	0.00	0.00	252
MINNESOTA MUTUAL FIRE & CASUALTY CO	$313,469	2	9.58	3.36	11
MISSOURI HOSPITAL PLAN	$10,747,308	0	0.00	0.00	252
MISSOURI MEDICAL INSURANCE COMPANY	$16,752,153	0	0.00	0.00	252
MISSOURI PROFESSIONAL LIABILITY INSA	$26,981	0	0.00	0.00	252
MONTGOMERY WARD INSURANCE COMPANY	$1,150,038	0	0.00	1.83	252
MORTGAGE GUARANTY INS CORP	$5,295,956	0	0.00	0.00	252
MOTORS INSURANCE CORPORATION	$3,341,391	1	0.45	1.10	206
MT AIRY INSURANCE COMPANY	$205,869	0	0.00	0.00	252
MUNICIPAL BOND INVESTORS ASSUR CORP	$1,782,852	0	0.00	0.00	252
MUTUAL FIRE AND STORM INSURANCE CO	$28,984	0	0.00	0.00	252
MUTUAL FIRE INSURANCE CO OF ST CHARL	$322,058	0	0.00	0.00	252
MUTUAL SERVICE CASUALTY INSURANCE CO	$205,411	0	0.00	0.00	252
NAC REINSURANCE CORPORATION	$33,359	0	0.00	0.00	252
NATIONAL AMERICAN INS CO OF CALIFORN	$11,286	0	0.00	0.00	252
NATIONAL AMERICAN INSURANCE COMPANY	$3,853,373	1	0.39	0.82	212
NATIONAL ASSURANCE UNDERWRITERS INC	$90,952	0	0.00	0.00	252
NATIONAL AUTOMOBILE AND CASUALTY INS	$1,732	0	0.00	0.00	252
NATIONAL CASUALTY COMPANY	$2,104,174	3	2.14	2.25	93
NATIONAL CHIROPRACTIC MUTUAL INS CO	$699,876	1	2.15	0.75	91
NATIONAL COLONIAL INSURANCE COMPANY	$290,486	0	0.00	0.00	252
NATIONAL CONTINENTAL INS CO	$2,593,805	1	0.58	1.22	182
NATIONAL FARMERS UNION PRO & CAS CO	$2,038,916	0	0.00	0.00	252
NATIONAL FARMERS UNION STANDARD INS	$378,999	0	0.00	0.00	252
NATIONAL FIRE & INDEMNITY EXCHANGE	$387,424	0	0.00	1.36	252
NATIONAL FIRE INS CO OF HARTFORD	$1,465,703	1	1.02	1.08	149
NATIONAL GENERAL ASSURANCE COMPANY	$9,900	0	0.00	0.00	252
NATIONAL GENERAL INS CO	$1,858,506	4	3.23	4.54	55
NATIONAL INDEMNITY COMPANY	$4,838,250	2	0.62	0.44	176
NATIONAL INSURANCE ASSOCIATION	$1,135,539	3	3.97	4.18	46
NATIONAL INSURANCE UNDERWRITERS	$158,086	0	0.00	3.33	252
NATIONAL LIABILITY & FIRE INS CO	$51,641	0	0.00	0.00	252
NATIONAL REINSURANCE CORP, THE	$947,789	0	0.00	0.00	252
NATIONAL SURETY CORPORATION	$16,133,891	0	0.00	0.03	252
NATIONAL UNION FIRE INS CO OF PITTSB	$94,798,575	4	0.06	0.05	251
NATIONWIDE AGRIBUSINESS INS CO	$6,935,223	0	0.00	0.38	252
NATIONWIDE GENERAL INSURANCE CO	$109,987	0	0.00	14.37	252
NATIONWIDE MUTUAL FIRE INSURANCE CO	$3,232,070	3	1.39	1.79	128
NATIONWIDE MUTUAL INSURANCE COMPANY	$7,500,438	4	0.80	1.12	162
NATIONWIDE PROPERTY & CASUALTY INS C	$3,875,215	2	0.78	0.95	165

MISSOURI DEPARTMENT OF INSURANCE
1991 TOTAL PROPERTY & CASUALTY LINES COMPLAINT INDICES
EXCLUDING ALL ACCIDENT & HEALTH BUSINESS

COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) 1991 COMPLAINTS	(3) 1991 COMPLAINT INDEX	(4) 3 YEAR COMPLAINT INDEX	(5) COMPLAINT RANKING (1 = WORST)
NAU COUNTRY INSURANCE COMPANY	$1,503,258	0	0.00	0.35	252
NAVIGATORS INSURANCE COMPANY	$151,240	0	0.00	0.00	252
NEW ENGLAND INSURANCE COMPANY	$42,722	0	0.00	0.00	252
NEW HAMPSHIRE INSURANCE COMPANY	$5,988,184	4	1.00	0.97	150
NEW YORK FRONTIER INSURANCE COMPANY	$13,421	0	0.00	0.00	252
NEW YORK MARINE & GENERAL INS CO	$2,171,430	0	0.00	0.00	252
NEWARK INSURANCE COMPANY	$123,008	1	12.21	4.28	7
NIAGARA FIRE INSURANCE COMPANY	$1,013,900	0	0.00	0.00	252
NN INSURANCE COMPANY	$292,924	0	0.00	0.00	252
NORDIA INSURANCE COMPANY	$191,170	0	0.00	0.00	252
NORDSTERN INSURANCE CO OF AMERICA	$33,163	0	0.00	0.00	252
NORTH AMERICAN SPECIALTY INS CO	$184,649	1	8.13	2.85	17
NORTH RIVER INSURANCE COMPANY THE	$7,551,708	5	0.99	1.12	151
NORTH STAR REINSURANCE CORPORATION	$11,814	0	0.00	0.00	252
NORTHBROOK INDEMNITY CO	$77,598	0	0.00	0.00	252
NORTHBROOK NATIONAL INS CO	$1,491,208	0	0.00	0.35	252
NORTHBROOK PROPERTY & CASUALTY INS C	$1,557,366	0	0.00	0.34	252
NORTHERN ASSURANCE CO OF AMERICA	$4,970,874	6	1.81	1.38	98
NORTHERN INSURANCE CO OF NEW YORK	$11,589,752	1	0.13	0.18	245
NORTHFIELD INSURANCE COMPANY	$677,874	0	0.00	0.00	252
NORTHLAND INSURANCE COMPANY	$6,310,041	9	2.14	1.75	92
NORTHWESTERN NATIONAL CASUALTY CO	$1,315,458	1	1.14	1.60	145
NORTHWESTERN NATIONAL INS CO	$447,484	0	0.00	0.00	252
OCCIDENTAL FIRE & CAS CO OF NC	$1,331,733	3	3.38	1.19	53
OHIO CASUALTY INSURANCE COMPANY	$5,304,340	6	1.70	1.59	105
OHIO FARMERS INSURANCE CO	$14,203	0	0.00	0.00	252
OLD RELIABLE CASUALTY COMPANY	$4,610,086	19	6.19	7.54	35
OLD REPUBLIC INSURANCE COMPANY	$8,858,114	0	0.00	0.24	252
OLD REPUBLIC SURETY COMPANY	$15,177	0	0.00	0.00	252
OLD UNITED CASUALTY COMPANY	$506,001	0	0.00	0.00	252
OMAHA PROPERTY AND CASUALTY INS CO	$1,231,099	0	0.00	1.71	252
OWNERS INSURANCE COMPANY	$719,991	0	0.00	0.00	252
PACIFIC EMPLOYERS INSURANCE COMPANY	$19,507,243	0	0.00	0.05	252
PACIFIC INDEMNITY COMPANY	$411,554	0	0.00	0.00	252
PEERLESS INSURANCE COMPANY	$37,474	0	0.00	0.00	252
PENN AMERICA INS CO	$571,524	1	2.63	1.84	72
PENNSYLVANIA GENERAL INSURANCE CO	$5,540,152	11	2.98	1.33	63
PENNSYLVANIA MANUFACTURERS ASSOC INS	$86,158	0	0.00	0.00	252
PENNSYLVANIA NATIONAL MUTUAL CAS INS	$4,379,511	5	1.71	1.32	104
PETROLEUM CASUALTY COMPANY	$3,913	0	0.00	0.00	252
PHARMACISTS MUTUAL INSURANCE COMPANY	$2,562,408	0	0.00	0.00	252
PHICO INSURANCE COMPANY	$461,859	0	0.00	0.00	252
PHOENIX ASSURANCE CO OF NEW YORK	$221,038	0	0.00	0.00	252
PHOENIX INSURANCE COMPANY THE	$3,042,831	0	0.00	0.35	252
PIE MUTUAL INSURANCE CO, THE	$7,479,113	0	0.00	0.00	252
PLAINS INSURANCE COMPANY	$1,248	0	0.00	0.00	252
PLANET INSURANCE COMPANY	$5,451,733	0	0.00	0.00	252
PMI INSURANCE COMPANY	$417	0	0.00	0.00	252
PMI MORTGAGE INS CO	$1,100,839	0	0.00	0.00	252
POTOMAC INSURANCE CO OF ILLINOIS	$157,120	0	0.00	0.00	252

MISSOURI DEPARTMENT OF INSURANCE
1991 TOTAL PROPERTY & CASUALTY LINES COMPLAINT INDICES
EXCLUDING ALL ACCIDENT & HEALTH BUSINESS

COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) 1991 COMPLAINTS	(3) 1991 COMPLAINT INDEX	(4) 3 YEAR COMPLAINT INDEX	(5) COMPLAINT RANKING (1 = WORST)
PRAIRIE STATE FARMERS INSURANCE ASSO	$703,116	0	0.00	1.50	252
PREFERRED ABSTAINERS INS CO	$359,318	0	0.00	0.00	252
PREFERRED PHYSICIANS INS CO D/B/A PP	$5,364	0	0.00	0.00	252
PREFERRED PHYSICIANS MUT RISK RETENT	$1,314,269	0	0.00	0.00	252
PREFERRED RISK MUTUAL INSURANCE CO	$4,848,906	8	2.48	2.39	77
PREMIER ALLIANCE INSURANCE CO	$1,083,564	0	0.00	0.00	252
PRINCIPAL CASUALTY INS CO	$1,970,233	5	3.81	3.74	47
PROFESSIONAL LIABILITY INSURANCE CO	$45,742	0	0.00	0.00	252
PROFESSIONAL MEDICAL INSURANCE COMPA	$2,282,242	0	0.00	0.00	252
PROFESSIONAL MUT INS CO RISK RETENTI	$3,099,971	0	0.00	0.00	252
PROGRESSIVE CASUALTY INSURANCE CO	$12,506,920	20	2.40	2.70	81
PROGRESSIVE SPECIALTY INS CO	$312,854	0	0.00	0.00	252
PROTECTION MUTUAL INSURANCE COMPANY	$3,390,021	0	0.00	0.00	252
PROTECTIVE INSURANCE COMPANY	$1,296,403	0	0.00	0.41	252
PROVIDENCE WASHINGTON INSURANCE CO	$4,190,958	6	2.15	2.89	90
PROVIDERS INS CO	$10,589,953	0	0.00	0.00	252
PRUDENTIAL GENERAL INS CO	$305,359	0	0.00	1.73	252
PRUDENTIAL LMI COMMERCIAL INS CO	$1,627,917	0	0.00	0.00	252
PRUDENTIAL PROPERTY & CASUALTY INS C	$9,843,094	13	1.98	1.82	95
PURITAN INSURANCE COMPANY	$77,289	0	0.00	0.00	252
RANGER INSURANCE COMPANY	$3,015,125	4	1.99	1.05	94
RCA MUTUAL INSURANCE COMPANY	$13,038,185	0	0.00	0.04	252
RECIPROCAL EXCHANGE	$527,080	0	0.00	0.00	252
REDLAND INSURANCE COMPANY	$2,774,887	3	1.62	0.57	111
REGENT INSURANCE COMPANY	$867,976	1	1.73	1.21	102
REINSURANCE CORP OF NEW YORK	$188,898	0	0.00	0.00	252
RELIANCE INSURANCE COMPANY	$7,405,504	0	0.00	0.00	252
REPUBLIC INSURANCE COMPANY	$1,318,265	4	4.56	9.99	42
REPUBLIC MORTGAGE INSURANCE COMPANY	$2,024,464	0	0.00	0.00	252
REPUBLIC WESTERN INS CO	$298,312	0	0.00	0.00	252
RLI INSURANCE COMPANY	$1,669,138	0	0.00	0.63	252
ROCKFORD MUTUAL INSURANCE COMPANY	$196,025	0	0.00	0.00	252
ROYAL INDEMNITY COMPANY	$6,996,533	1	0.21	0.15	236
ROYAL INSURANCE COMPANY OF AMERICA	$12,297,473	1	0.12	0.39	247
SAFECO INSURANCE CO OF AMERICA	$24,791,823	20	1.21	1.23	138
SAFECO INSURANCE COMPANY OF ILLINOIS	$655,451	0	0.00	0.00	252
SAFECO NATIONAL INSURANCE COMPANY	$13,245,470	19	2.15	1.39	89
SAFEGUARD INSURANCE COMPANY	$187,237	0	0.00	0.00	252
SAFETY NATIONAL CASUALTY CORPORATION	$1,879,925	0	0.00	0.00	252
SAVERS PROPERTY & CASUALTY INS CO	$546,735	0	0.00	0.00	252
SEA INSURANCE CO OF AMERICA THE	$263,639	0	0.00	0.00	252
SEABOARD SURETY COMPANY	$1,471,889	0	0.00	0.36	252
SECURA INSURANCE A MUTUAL COMPANY	$9,158,905	11	1.80	1.50	99
SECURITY INSURANCE CO OF HARTFORD	$6,183,365	0	0.00	0.00	252
SELECT INSURANCE COMPANY	$2,827,152	1	0.53	1.49	192
SENECA INSURANCE COMPANY INC	$592,006	0	0.00	0.00	252
SENTRY INSURANCE A MUTUAL COMPANY	$7,984,756	13	2.45	2.97	79
SHELTER GENERAL INS CO	$10,944,768	1	0.14	1.25	244
SHELTER MUTUAL INSURANCE CO	$128,088,664	91	1.07	1.05	148
SOUTH CAROLINA INSURANCE COMPANY	$991,071	1	1.52	3.19	117

MISSOURI DEPARTMENT OF INSURANCE
1991 TOTAL PROPERTY & CASUALTY LINES COMPLAINT INDICES
EXCLUDING ALL ACCIDENT & HEALTH BUSINESS

COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) 1991 COMPLAINTS	(3) 1991 COMPLAINT INDEX	(4) 3 YEAR COMPLAINT INDEX	(5) COMPLAINT RANKING (1 = WORST)
SOUTHERN GENERAL INSURANCE COMPANY	$24,073	0	0.00	0.00	252
SQUARE DEAL INSURANCE CO (MUTUAL)	$753,761	0	0.00	0.00	252
ST PAUL FIRE & MARINE INSURANCE CO	$50,823,721	7	0.21	0.17	239
ST PAUL GUARDIAN INSURANCE COMPANY	$2,819,190	0	0.00	0.19	252
ST PAUL INSURANCE CO OF ILLINOIS THE	$7,183,969	1	0.21	0.29	238
ST PAUL MERCURY INSURANCE COMPANY	$8,492,155	0	0.00	0.00	252
ST PAUL PROPERTY & CASUALTY INS CO	$345,517	0	0.00	0.00	252
STANDARD FIRE INSURANCE COMPANY	$11,751,481	0	0.00	0.09	252
STANDARD GUARANTY INSURANCE COMPANY	$802,800	0	0.00	0.00	252
STAR INSURANCE COMPANY	$160,630	0	0.00	0.00	252
STATE AUTO PROPERTY & CASUALTY INS C	$3,809,617	7	2.76	1.94	67
STATE AUTOMOBILE MUTUAL INS CO	$8,616,988	3	0.52	0.73	193
STATE FARM FIRE AND CASUALTY CO	$175,716,249	92	0.79	0.75	164
STATE FARM GENERAL INSURANCE CO	$11,768,712	1	0.13	0.76	246
STATE FARM MUTUAL AUTOMOBILE INS CO	$365,116,534	327	1.35	1.31	132
STATE SURETY COMPANY	$842,484	0	0.00	0.63	252
STONEWALL INSURANCE COMPANY	$15,474	0	0.00	136.21	252
STRATFORD INSURANCE COMPANY	$173,917	0	0.00	0.00	252
SUMITOMO MARINE & FIRE INS CO LTD	$27,328	0	0.00	0.00	252
SUN INSURANCE COMPANY OF NEW YORK	$1,042,700	0	0.00	0.00	252
SUN INSURANCE OFFICE OF AMERICA INC	$1,218,507	0	0.00	0.43	252
TEACHERS INSURANCE COMPANY	$471,345	2	6.37	4.47	29
TEXAS GENERAL INDEMNITY COMPANY	$30,968	0	0.00	0.00	252
THOMAS JEFFERSON INSURANCE COMPANY	$1,892,657	0	0.00	0.00	252
TIC INDEMNITY COMPANY	$226	0	0.00	0.00	252
TITAN INDEMNITY COMPANY	$12,207	0	0.00	0.00	252
TOKIO MARINE AND FIRE INS CO LTD (US	$944,131	1	1.59	0.56	114
TOYOTA MOTOR INSURANCE COMPANY	$309,288	0	0.00	0.00	252
TRADERS INSURANCE COMPANY	$1,930,909	8	6.22	3.82	33
TRANS PACIFIC INSURANCE COMPANY	$107,475	0	0.00	0.00	252
TRANSAMERICA COUNTRYWIDE INSURANCE C	$199,030	1	7.55	2.65	21
TRANSAMERICA INDEMNITY CO	$31,249	0	0.00	0.00	252
TRANSAMERICA INSURANCE COMPANY	$15,710,368	6	0.57	0.67	185
TRANSAMERICA PREMIER INSURANCE COMPA	$5,353,775	5	1.40	1.48	126
TRANSCONTINENTAL INSURANCE COMPANY	$10,916,803	2	0.28	0.29	227
TRANSPORT INSURANCE COMPANY	$1,141,319	0	0.00	0.46	252
TRANSPORTATION INSURANCE COMPANY	$20,512,255	3	0.22	0.33	235
TRANSUNION CASUALTY COMPANY	$69,367	0	0.00	0.00	252
TRAVELERS INDEMNITY CO OF AMERICA	$2,616,648	1	0.57	0.60	184
TRAVELERS INDEMNITY CO OF ILLINOIS	$39,173,278	7	0.27	0.20	228
TRAVELERS INDEMNITY CO OF RHODE ISLA	$2,661,797	0	0.00	0.79	252
TRAVELERS INDEMNITY COMPANY	$30,425,423	2	0.10	0.31	250
TRI STATE INSURANCE COMPANY	$2,571,385	3	1.75	1.02	101
TRIAD GUARANTY INSURANCE CORP	$31,524	0	0.00	0.00	252
TRINITY UNIVERSAL INSURANCE COMPANY	$2,328	0	0.00	0.00	252
TRUCK INSURANCE EXCHANGE	$21,469,063	17	1.19	0.96	141
TRUSTGARD INSURANCE COMPANY	$136,223	0	0.00	0.00	252
TWIN CITY FIRE INS CO	$14,363,007	2	0.21	0.07	237
U.S. PHYSICIANS MUT RISK RETENTION G	$34,744	0	0.00	0.00	252
ULICO CASUALTY COMPANY	$779,588	0	0.00	0.00	252

MISSOURI DEPARTMENT OF INSURANCE
1991 TOTAL PROPERTY & CASUALTY LINES COMPLAINT INDICES
EXCLUDING ALL ACCIDENT & HEALTH BUSINESS

COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) 1991 COMPLAINTS	(3) 1991 COMPLAINT INDEX	(4) 3 YEAR COMPLAINT INDEX	(5) COMPLAINT RANKING (1 = WORST)
UNICARE INSURANCE COMPANY	$15	0	0.00	0.00	252
UNIGARD INSURANCE COMPANY	$58,848	0	0.00	0.00	252
UNIGARD SECURITY INSURANCE COMPANY	$219,225	0	0.00	0.00	252
UNION INSURANCE CO	$311,913	0	0.00	0.00	252
UNION MUTUAL INSURANCE CO OF PROVIDE	$389,857	0	0.00	0.00	252
UNITED CASUALTY INSURANCE CO OF AMER	$639,558	1	2.35	5.77	84
UNITED COMMUNITY INSURANCE COMPANY	$327,635	0	0.00	0.00	252
UNITED FINANCIAL CASUALTY COMPANY	$59,113	0	0.00	0.00	252
UNITED FIRE AND CASUALTY COMPANY	$8,061,800	3	0.56	0.85	188
UNITED GUARANTY RESIDENTIAL INS CO	$1,426,691	0	0.00	0.00	252
UNITED GUARANTY RESIDENTIAL INS NC	$426,760	0	0.00	0.00	252
UNITED PACIFIC INSURANCE COMPANY	$401,002	0	0.00	0.00	252
UNITED SECURITY INSURANCE COMPANY	$1,806,692	4	3.33	2.33	54
UNITED SERVICES AUTOMOBILE ASSOCIATI	$23,582,229	5	0.32	0.51	219
UNITED SOUTHERN ASSURANCE COMPANY	$709,956	0	0.00	0.74	252
UNITED STATES FIDELITY & GUARANTY CO	$41,328,187	18	0.65	0.54	172
UNITED STATES FIRE INSURANCE CO	$12,588,664	3	0.36	0.25	217
UNITED STATES LIABILITY INSURANCE CO	$132,803	0	0.00	0.00	252
UNIVERSAL OF OMAHA CASUALTY INS COMP	$587,432	0	0.00	0.00	252
UNIVERSAL SURETY COMPANY	$11,382	0	0.00	0.00	252
UNIVERSAL UNDERWRITERS INS CO	$9,860,942	3	0.46	0.53	205
USAA CASUALTY INSURANCE COMPANY	$4,988,030	2	0.60	0.95	177
USF RE INSURANCE COMPANY	$1,356	0	0.00	0.00	252
UTICA MUTUAL INSURANCE COMPANY	$1,331,729	1	1.13	0.79	146
VALIANT INS CO	$778,721	0	0.00	0.68	252
VALLEY FORGE INSURANCE COMPANY	$6,327,787	7	1.66	1.08	109
VANGUARD INSURANCE COMPANY	$907,095	0	0.00	2.90	252
VANLINER INSURANCE COMPANY	$16,640,695	7	0.63	0.25	174
VASA NORTH ATLANTIC INSURANCE COMPAN	$176,860	0	0.00	0.00	252
VEREX ASSURANCE INCORPORATED	$1,796,448	0	0.00	0.00	252
VESTA INSURANCE CORPORATION	$8,563	0	0.00	0.00	252
VICTORE INSURANCE COMPANY	$24,291	0	0.00	0.00	252
VIGILANT INSURANCE COMPANY	$12,054,376	3	0.37	0.17	216
VIKING INSURANCE COMPANY OF WI	$3,978,509	17	6.42	5.96	28
VIRGINIA SURETY COMPANY INC	$2,917,020	1	0.51	0.18	194
VOYAGER GUARANTY INSURANCE COMPANY	$471,689	0	0.00	0.00	252
WASHINGTON INTERNATIONAL INSURANCE C	$87,196	0	0.00	0.00	252
WAUSAU UNDERWRITERS INS CO	$5,412,584	1	0.28	0.29	224
WEST AMERICAN INSURANCE COMPANY	$6,263,625	1	0.24	0.67	233
WESTCHESTER FIRE INSURANCE COMPANY	$3,280,792	0	0.00	0.32	252
WESTERN DIVERSIFIED CASUALTY INS CO	$14,871	0	0.00	0.00	252
WESTERN SURETY COMPANY	$2,142,077	0	0.00	0.25	252
WESTFIELD INSURANCE COMPANY	$532	0	0.00	0.00	252
WINDSOR INSURANCE COMPANY	$1,270,817	6	7.09	4.56	23
WORLDWIDE UNDERWRITERS INSURANCE COM	$1,500,123	7	7.01	10.89	25
YASUDA FIRE & MARINE INS CO OF AMER,	$418,271	0	0.00	0.00	252
YORK INSURANCE COMPANY	$53,427	0	0.00	0.00	252
YOSEMITE INSURANCE COMPANY	$125,133	0	0.00	0.00	252
ZURICH AMERICAN INS CO OF ILLINOIS	$146,725	0	0.00	0.00	252
ZURICH INSURANCE COMPANY	$7,663,775	1	0.20	0.14	240

MISSOURI DEPARTMENT OF INSURANCE
1991 TOTAL PROPERTY & CASUALTY LINES COMPLAINT INDICES
EXCLUDING ALL ACCIDENT & HEALTH BUSINESS

COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) 1991 COMPLAINTS	(3) 1991 COMPLAINT INDEX	(4) 3 YEAR COMPLAINT INDEX	(5) COMPLAINT RANKING (1 = WORST)
	$3,891,472,634	2577			

MISSOURI DEPARTMENT OF INSURANCE
1991 TOTAL ACCIDENT & HEALTH COMPLAINT INDICES

COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) 1991 COMPLAINTS	(3) 1991 COMPLAINT INDEX	(4) 3 YEAR COMPLAINT INDEX	(5) COMPLAINT RANKING (1 = WORST)
AAA LIFE INS CO	$23,192	0	0.00	12.28	221
ACACIA MUTUAL LIFE INSURANCE CO	$1,114	0	0.00	0.00	221
ACADEMY LIFE INSURANCE CO*	$274,366	1	3.48	4.15	87
ACCELERATION LIFE INSURANCE CO	$304,131	8	25.12	11.23	17
ADMIRAL LIFE INS CO OF AMERICA	$245,450	1	3.89	1.16	84
AETNA LIFE INS AND ANNUITY CO*	$437,502	1	2.18	3.90	113
AETNA LIFE INSURANCE COMPANY*	$49,082,849	29	0.56	0.90	190
AID ASSOCIATION FOR LUTHERANS	$3,814,564	3	0.75	0.30	175
AIG LIFE INSURANCE COMPANY	$2,322,106	0	0.00	0.00	221
ALEXANDER HAMILTON LIFE INS CO OF AM	$1,783,192	1	0.54	0.48	192
ALL AMERICAN ASSURANCE COMPANY	$97	0	0.00	0.00	221
ALL AMERICAN LIFE INSURANCE COMPANY*	$424,245	1	2.25	5.37	112
ALLIANCE LIFE INSURANCE COMPANY	$269,048	0	0.00	0.00	221
ALLIED LIFE INS CO	$6,976	0	0.00	0.00	221
ALLSTATE INSURANCE COMPANY	$3,951,957	1	0.24	0.22	211
ALLSTATE LIFE INS CO OF NEW YORK	$748	0	0.00	0.00	221
ALLSTATE LIFE INSURANCE COMPANY	$3,583,915	7	1.87	1.03	124
AMALGAMATED LIFE & HEALTH INS CO	$112,350	0	0.00	2.53	221
AMERICAN BANKERS INS CO OF FLORIDA	$229,861	0	0.00	0.00	221
AMERICAN BANKERS LIFE ASSUR OF FLORI	$2,120,477	3	1.35	2.15	148
AMERICAN CAPITOL INSURANCE COMPANY	$4,735	0	0.00	180.40	221
AMERICAN CASUALTY CO OF READING PA	$20,596	1	46.36	13.82	9
AMERICAN CENTENNIAL INSURANCE CO	$74,130	0	0.00	0.00	221
AMERICAN CENTURION LIFE & ACC ASSURA	$384,722	1	2.48	0.74	104
AMERICAN CHAMBERS LIFE INSURANCE COM	$968,972	5	4.93	3.23	65
AMERICAN CITIZENS LIFE INS CO	$1,416	0	0.00	0.00	221
AMERICAN COMBINED LIFE INS CO	$187,339	0	0.00	4.56	221
AMERICAN COMMUNITY MUTUAL INSURANCE	$59,149	0	0.00	0.00	221
AMERICAN CONTINENTAL LIFE INS CO	$110,671	0	0.00	0.00	221
AMERICAN DEFENDER LIFE INSURANCE CO	$102,388	0	0.00	2.78	221
AMERICAN EMPLOYERS INSURANCE CO	$195	0	0.00	0.00	221
AMERICAN FAMILY LIFE ASSUR CO GA	$4,986,093	4	0.77	0.97	174
AMERICAN FAMILY LIFE INSURANCE CO	$48,190	5	99.07	29.54	5
AMERICAN FAMILY MUTUAL INS CO	$30,705,577	35	1.09	1.22	158
AMERICAN FIDELITY ASSURANCE COMPANY	$1,675,066	3	1.71	0.68	131
AMERICAN FRANKLIN LIFE INS CO THE	$31,042	0	0.00	0.00	221
AMERICAN GENERAL LIFE & ACCIDENT INS	$3,223,438	3	0.89	2.38	168
AMERICAN GENERAL LIFE INS CO NY	$251	0	0.00	0.00	221
AMERICAN GENERAL LIFE INSURANCE CO	$15,788	0	0.00	0.00	221
AMERICAN HARDWARE MUTUAL INS CO	$76,416	1	12.50	3.73	33
AMERICAN HEALTH & LIFE INSURANCE CO	$650,848	0	0.00	0.44	221
AMERICAN HERITAGE LIFE INSURANCE CO	$430,098	3	6.66	1.99	54
AMERICAN HOME ASSURANCE COMPANY	$102,130	1	9.35	5.58	46
AMERICAN HOME LIFE INSURANCE CO	$6,263	0	0.00	0.00	221
AMERICAN INCOME LIFE INSURANCE CO	$944,896	2	2.02	1.51	118
AMERICAN INSURANCE CO OF TEXAS	$192,208	2	9.94	4.44	45
AMERICAN INTEGRITY INSURANCE CO	$4,021,021	35	8.31	8.92	49
AMERICAN INTERNATIONAL LIFE ASSUR OF	$558	0	0.00	0.00	221
AMERICAN LIFE & HEALTH INS CO	$3,361	0	0.00	508.22	221
AMERICAN LIFE AND CASUALTY INS CO*	$6,994	0	0.00	40.71	221
AMERICAN LIFE INSURANCE CO OF NY	$202,708	0	0.00	0.00	221

MISSOURI DEPARTMENT OF INSURANCE
1991 TOTAL ACCIDENT & HEALTH COMPLAINT INDICES

COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) 1991 COMPLAINTS	(3) 1991 COMPLAINT INDEX	(4) 3 YEAR COMPLAINT INDEX	(5) COMPLAINT RANKING (1 = WORST)
AMERICAN MERCHANTS LIFE INS CO	$152	0	0.00	0.00	221
AMERICAN MOTORISTS INSURANCE CO	$127,933	0	0.00	0.00	221
AMERICAN MUTUAL LIFE INSURANCE CO	$14,523	0	0.00	0.00	221
AMERICAN NATIONAL INSURANCE COMPANY*	$1,942,052	9	4.43	2.49	76
AMERICAN NATIONAL LIFE INS OF TX	$201,324	3	14.23	4.24	30
AMERICAN PATRIOT HEALTH INS CO	$4,348	0	0.00	0.00	221
AMERICAN PIONEER LIFE INSURANCE COMP	$390,210	3	7.34	5.84	50
AMERICAN PROGRESSIVE L & H INS CO OF	$5,976	0	0.00	0.00	221
AMERICAN PUBLIC LIFE INSURANCE CO	$129,788	0	0.00	0.00	221
AMERICAN REPUBLIC INSURANCE COMPANY	$10,119,709	16	1.51	2.14	139
AMERICAN SERVICE LIFE INSURANCE COMP	$2,151,642	44	19.53	17.07	21
AMERICAN STATES INSURANCE COMPANY	$2,060,808	2	0.93	2.07	165
AMERICAN STATES LIFE INSURANCE CO	$207,899	1	4.59	6.85	72
AMERICAN TRAVELLERS LIFE INS CO	$1,030,472	17	15.75	9.67	27
AMERICAN UNDERWRITERS LIFE INSURANCE	$156,695	2	12.19	3.63	35
AMERICAN UNION LIFE INSURANCE CO	$33,160	0	0.00	8.59	221
AMERICAN UNITED LIFE INSURANCE CO	$4,111,890	0	0.00	0.28	221
AMERICAN WAY LIFE INSURANCE COMPANY	$1,612	0	0.00	0.00	221
AMERICAN WESTERN LIFE INS CO	$966	0	0.00	0.00	221
AMERITAS LIFE INSURANCE CORP	$2,425,106	2	0.79	0.94	173
AMEX ASSURANCE COMPANY	$695,843	0	0.00	0.00	221
AMEX LIFE ASSURANCE COMPANY	$4,447,186	2	0.43	0.70	200
ANTHEM LIFE INS CO OF INDIANA	$96,321	0	0.00	2.96	221
ANTHEM LIFE INSURANCE COMPANY	$2,973,323	0	0.00	0.67	221
ARCADIA NATIONAL LIFE INSURANCE CO	$96,311	0	0.00	0.00	221
ARISTAR LIFE INSURANCE COMPANY	$6,185	0	0.00	0.00	221
ASSOCIATED DOCTORS HEALTH & LIFE INS	$1,593,367	7	4.19	5.18	81
ASSOCIATES FINANCIAL LIFE INS CO	$210,853	1	4.53	1.35	74
ASSOCIATES INSURANCE COMPANY	$931	0	0.00	0.00	221
ASSOCIATION LIFE INSURANCE COMPANY I	$4,025,190	5	1.19	1.56	154
ATLANTA LIFE INSURANCE COMPANY	$49,404	1	19.33	5.76	22
ATLAS LIFE INSURANCE COMPANY*	$327,844	0	0.00	0.87	221
AUTO CLUB LIFE INS CO	$57,305	0	0.00	9.94	221
AUTO OWNERS INSURANCE CO MUTUAL	$387	0	0.00	0.00	221
AUTO OWNERS LIFE INSURANCE COMPANY	$29,587	0	0.00	0.00	221
AVEMCO INSURANCE COMPANY	$3,365	0	0.00	0.00	221
BALBOA LIFE INSURANCE COMPANY	$429,234	0	0.00	0.00	221
BALTIMORE LIFE INS CO THE	$34	0	0.00	0.00	221
BANKERS COMMERCIAL LIFE INS CO	$176,326	3	16.25	4.84	26
BANKERS FIDELITY LIFE INSURANCE CO	$7,617,403	14	1.75	2.43	129
BANKERS LIFE AND CASUALTY COMPANY	$24,968,185	42	1.61	1.40	136
BANKERS MULTIPLE LINE INSURANCE CO	$1,127,324	7	5.93	6.57	58
BANKERS NATIONAL LIFE INS CO	$333	0	0.00	0.00	221
BANKERS SECURITY LIFE INS SOCIETY	$21,094	0	0.00	0.00	221
BANKERS UNITED LIFE ASSURANCE CO	$1,462,942	4	2.61	1.95	102
BANNER LIFE INS CO	$703	0	0.00	0.00	221
BCS INSURANCE COMPANY	$22,099	0	0.00	0.00	221
BCS LIFE INSURANCE COMPANY	$365,726	1	2.61	0.78	101
BENEFICIAL LIFE INSURANCE COMPANY	$1,796	0	0.00	0.00	221
BENEFICIAL STANDARD LIFE INS CO*	$1,046,292	0	0.00	0.82	221
BENEFIT TRUST LIFE INSURANCE CO	$16,112,133	24	1.42	1.27	144

MISSOURI DEPARTMENT OF INSURANCE
1991 TOTAL ACCIDENT & HEALTH COMPLAINT INDICES

COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) 1991 COMPLAINTS	(3) 1991 COMPLAINT INDEX	(4) 3 YEAR COMPLAINT INDEX	(5) COMPLAINT RANKING (1 = WORST)
BERKSHIRE LIFE INSURANCE COMPANY	$86,278	0	0.00	0.00	221
BEST LIFE ASSURANCE CO OF CALIFORNIA	$121,417	0	0.00	0.00	221
BLUE CROSS & BLUE SHIELD OF KANSAS C	$238,666,136	96	0.38	0.45	202
BLUE CROSS & BLUE SHIELD OF MO	$597,675,017	426	0.68	0.58	179
BOATMENS LIFE INSURANCE COMPANY	$341,287	0	0.00	0.00	221
BOSTON MUTUAL LIFE INSURANCE COMPANY	$1,838,432	0	0.00	1.39	221
BRADFORD NATIONAL LIFE INSURANCE CO	$88,566	0	0.00	0.00	221
BROTHERHOOD MUTUAL INSURANCE CO	$157,012	0	0.00	0.00	221
BUSINESS MENS ASSURANCE CO OF AMERIC	$30,602,311	35	1.09	0.91	157
CAMERON LIFE INSURANCE COMPANY	$19,843	0	0.00	0.00	221
CANADA LIFE ASSURANCE COMPANY	$335,420	0	0.00	1.70	221
CAPITOL AMERICAN LIFE INSURANCE COMP	$4,056,294	9	2.12	1.61	116
CELTIC LIFE INSURANCE COMPANY THE	$2,490,403	16	6.13	3.77	56
CENTENNIAL LIFE INSURANCE COMPANY, T	$1,208,051	2	1.58	1.41	137
CENTRAL BENEFITS NATIONAL LIFE INS C	$3,300,740	5	1.45	3.02	143
CENTRAL LIFE ASSURANCE COMPANY*	$3,009,354	2	0.63	2.46	185
CENTRAL NATIONAL LIFE INS OF OMAHA	$641,521	0	0.00	0.00	221
CENTRAL RESERVE LIFE INSURANCE COMPA	$2,850,175	8	2.68	2.30	100
CENTRAL SECURITY LIFE INSURANCE CO	$395,709	1	2.41	2.16	108
CENTRAL STATES HEALTH & LIFE CO	$3,206,370	8	2.38	5.15	109
CENTRAL STATES INDEMNITY CO OF OMAHA	$972,289	0	0.00	0.00	221
CENTURION LIFE INSURANCE COMPANY	$1,424,487	1	0.67	0.20	181
CENTURY LIFE OF AMERICA	$9,566	0	0.00	0.00	221
CERTIFIED LIFE INS CO	$655,601	0	0.00	1.30	221
CHARTERED PROTECTIVE LIFE INS CO	$53,947	0	0.00	0.00	221
CHEROKEE NATIONAL LIFE INSURANCE COM	$64,829	0	0.00	0.00	221
CHRISTIAN FIDELITY LIFE INSURANCE CO	$6,836,300	0	0.00	0.04	221
CHRYSLER LIFE INSURANCE COMPANY	$182,889	1	5.22	4.67	59
CHUBB LIFE INS CO OF AM	$33,480	1	28.52	8.50	15
CHUBB SOVEREIGN LIFE INS CO	$236	0	0.00	0.00	221
CINCINNATI LIFE INSURANCE COMPANY TH	$50,591	0	0.00	0.00	221
CITIZENS SECURITY LIFE INS CO	$86,943	0	0.00	3.27	221
COLLEGE LIFE INSURANCE CO OF AMERICA	$7,205	0	0.00	39.52	221
COLONIAL LIFE & ACCIDENT INS CO	$3,072,516	4	1.24	0.65	152
COLONIAL LIFE INS CO OF AMERICA	$427,754	2	4.46	1.33	75
COLONIAL PENN FRANKLIN INSURANCE CO	$639,124	0	0.00	0.45	221
COLONIAL PENN INSURANCE COMPANY	$118	0	0.00	0.00	221
COLONIAL PENN LIFE INSURANCE CO	$2,229,964	2	0.86	2.17	169
COLUMBIAN MUTUAL LIFE INSURANCE CO	$157	0	0.00	0.00	221
COLUMBUS LIFE INSURANCE CO	$4,889	0	0.00	0.00	221
COMBINED INSURANCE CO OF AMERICA	$17,490,117	59	3.22	2.65	92
COMMERCIAL INS CO OF NEWARK NJ*	$527,080	0	0.00	0.00	221
COMMERCIAL LIFE INSURANCE COMPANY*	$682,634	1	1.40	0.83	145
COMMERCIAL TRAVELERS MUTUAL INS CO	$257,589	0	0.00	2.21	221
COMMERCIAL UNION INSURANCE COMPANY	$69,617	0	0.00	0.00	221
COMMERCIAL UNION LIFE INS CO OF AMER	$248,182	0	0.00	0.00	221
COMMONWEALTH LIFE & ACCIDENT INS*	$342,202	4	11.16	8.32	40
COMMONWEALTH LIFE INSURANCE COMPANY	$347,859	5	13.72	26.19	32
COMMONWEALTH NATIONAL LIFE INS CO	$837,065	2	2.28	0.68	111
COMMUNITY NATIONAL ASSURANCE COMPANY	$12	0	0.00	0.00	221
COMPANION LIFE INSURANCE COMPANY*	$254,195	0	0.00	0.00	221

MISSOURI DEPARTMENT OF INSURANCE
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COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) 1991 COMPLAINTS	(3) 1991 COMPLAINT INDEX	(4) 3 YEAR COMPLAINT INDEX	(5) COMPLAINT RANKING (1 = WORST)
CONFEDERATION LIFE INSURANCE CO	$651,140	0	0.00	0.00	221
CONGRESS LIFE INSURANCE COMPANY	$40,691	0	0.00	0.00	221
CONNECTICUT GENERAL LIFE INS CO	$53,164,343	19	0.34	0.47	207
CONNECTICUT INDEMNITY COMPANY THE	$13,355	0	0.00	0.00	221
CONNECTICUT MUTUAL LIFE INS CO	$1,724,419	0	0.00	0.33	221
CONNECTICUT NATIONAL LIFE INS CO*	$181,276	0	0.00	1.57	221
CONSUMERS UNITED INSURANCE COMPANY	$700,703	0	0.00	0.41	221
CONTINENTAL AMERICAN LIFE INS CO	$710,261	2	2.69	3.61	99
CONTINENTAL ASSURANCE COMPANY	$36,960,928	8	0.21	0.12	214
CONTINENTAL CASUALTY COMPANY	$7,385,470	7	0.91	0.81	167
CONTINENTAL GENERAL INSURANCE CO	$1,882,859	2	1.01	2.57	161
CONTINENTAL INSURANCE COMPANY THE*	$34,626	2	55.15	16.44	8
CONTINENTAL LIFE AND ACCIDENT CO*	$730,203	0	0.00	1.17	221
CONTINENTAL LIFE INS CO OF BRENTWOOD	$404,558	2	4.72	4.93	68
CONTINENTAL LIFE INSURANCE COMPANY	$283,671	1	3.37	8.03	89
CONTINENTAL WESTERN LIFE INS CO	$19,768	0	0.00	0.00	221
COUNTRY LIFE INSURANCE COMPANY	$680,335	3	4.21	1.67	78
CREDIT LIFE INSURANCE COMPANY*	$421,028	2	4.54	2.70	73
CROWN LIFE INSURANCE COMPANY	$2,274,173	0	0.00	0.25	221
CUMIS INSURANCE SOCIETY INC	$3,547	0	0.00	0.00	221
CUMIS LIFE INSURANCE INC	$759,597	0	0.00	0.00	221
CUNA MUTUAL INSURANCE SOCIETY	$5,180,584	4	0.74	0.44	176
DELTA LIFE AND ANNUITY COMPANY*	$83,390	0	0.00	0.00	221
DEPENDABLE LIFE INSURANCE COMPANY	$7,190	0	0.00	0.00	221
DIXIE NATIONAL LIFE INSURANCE COMPAN	$98,895	2	19.31	8.64	23
DURHAM LIFE INSURANCE COMPANY	$671,711	6	8.53	7.21	48
ECONOMY FIRE & CASUALTY COMPANY	$48	0	0.00	0.00	221
EMPLOYEES LIFE COMPANY (MUTUAL)	$8,219	0	0.00	0.00	221
EMPLOYERS HEALTH INSURANCE COMPANY*	$8,383,909	9	1.03	0.85	160
EMPLOYERS INSURANCE OF WAUSAU A MUTU	$2,651,725	1	0.36	0.21	206
EMPLOYERS LIFE INS CO OF WAUSAU	$5,433	0	0.00	0.00	221
EMPLOYERS MODERN LIFE COMPANY	$53,312	0	0.00	0.00	221
EMPLOYERS REASSURANCE CORPORATION	$689	0	0.00	0.00	221
EMPLOYERS REINSURANCE CORPORATION	$1,322,129	0	0.00	0.00	221
EPIC LIFE INSURANCE COMPANY THE	$22,203	0	0.00	0.00	221
EQUITABLE LIFE & CASUALTY INS CO	$8,065,283	11	1.30	1.87	150
EQUITABLE LIFE ASSUR SOCIETY OF THE	$13,030,645	5	0.37	0.83	204
EQUITABLE LIFE INSURANCE CO OF IOWA	$16,572	0	0.00	0.00	221
EQUITY NATIONAL LIFE INSURANCE CO	$589,286	1	1.62	0.97	134
EXECUTIVE FUND LIFE INSURANCE CO	$123,396	0	0.00	2.31	221
FAMILY BENEFIT LIFE INSURANCE CO	$2,022	0	0.00	0.00	221
FAMILY LIFE INSURANCE COMPANY*	$118,946	0	0.00	4.79	221
FARM BUREAU LIFE INS CO OF MISSOURI	$100,808	0	0.00	0.00	221
FARMERS AND TRADERS LIFE INS CO	$918	0	0.00	0.00	221
FARMERS MUTUAL HAIL INS CO OF IOWA	$351	0	0.00	0.00	221
FARMERS NEW WORLD LIFE INSURANCE CO	$398,091	0	0.00	0.00	221
FARMLAND LIFE INSURANCE COMPANY	$2,666,396	2	0.72	0.96	178
FARMLAND MUTUAL INSURANCE COMPANY	$3,005	0	0.00	0.00	221
FEDERAL HOME LIFE INSURANCE COMPANY*	$502,048	1	1.90	2.27	121
FEDERAL INSURANCE COMPANY	$1,525,364	0	0.00	0.00	221
FEDERAL LIFE INSURANCE CO MUTUAL	$3,780	1	252.58	75.31	4

MISSOURI DEPARTMENT OF INSURANCE
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COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) 1991 COMPLAINTS	(3) 1991 COMPLAINT INDEX	(4) 3 YEAR COMPLAINT INDEX	(5) COMPLAINT RANKING (1 = WORST)
FEDERATED LIFE INSURANCE COMPANY	$154,300	3	18.57	11.07	24
FEDERATED MUTUAL INSURANCE COMPANY	$11,450,788	1	0.08	0.22	219
FIDELITY AND CASUALTY CO OF NY*	$372	0	0.00	766.16	221
FIDELITY AND GUARANTY LIFE INS CO*	$135,420	0	0.00	0.00	221
FIDELITY BANKERS LIFE INS CO*	$1,714	0	0.00	0.00	221
FIDELITY MUTUAL LIFE INSURANCE CO	$44,616	0	0.00	0.00	221
FIDELITY SECURITY LIFE INSURANCE CO	$4,446,797	5	1.07	1.86	159
FINANCIAL SECURITY ASSUR INTERNATION	$2,189	0	0.00	0.00	221
FIRST COLONY LIFE INSURANCE COMPANY	$395	0	0.00	0.00	221
FIRST CONTINENTAL LIFE & ACCIDENT IN	$46,024	0	0.00	0.00	221
FIRST EQUICOR LIFE INSURANCE COMPANY	$1,669,096	1	0.57	0.17	189
FIRST INTERNATIONAL LIFE INS CO	$3,429	0	0.00	0.00	221
FIRST LIFE ASSURANCE COMPANY*	$93,516	0	0.00	6.09	221
FORD LIFE INSURANCE COMPANY	$1,081,204	2	1.77	0.53	128
FOREMOST LIFE INSURANCE COMPANY	$45,530	0	0.00	6.25	221
FORT DEARBORN LIFE INS CO	$71,513	0	0.00	0.00	221
FORTIS BENEFITS INSURANCE COMPANY	$4,855,362	7	1.38	0.70	146
FORUM INSURANCE COMPANY	$208,234	3	13.76	4.10	31
FRANKLIN LIFE INSURANCE COMPANY	$509,133	0	0.00	0.00	221
FREEDOM LIFE INS CO OF AMERICA	$136,863	0	0.00	0.00	221
FRONTIER INSURANCE COMPANY	$10,678	0	0.00	53.32	221
GARDEN STATE LIFE INSURANCE COMPANY*	$374,237	0	0.00	3.04	221
GENERAL AMERICAN LIFE INSURANCE CO	$82,358,065	41	0.48	0.45	198
GENERAL FIDELITY LIFE INSURANCE CO	$181,046	0	0.00	0.00	221
GEORGIA INTERNATIONAL LIFE INS CO	$64,417	0	0.00	4.42	221
GERBER LIFE INSURANCE COMPANY	$333,341	4	11.46	4.27	37
GERMANTOWN INSURANCE COMPANY	$2,305	0	0.00	0.00	221
GLENBROOK LIFE INSURANCE COMPANY	$202,074	0	0.00	0.00	221
GLOBE LIFE AND ACCIDENT INS CO	$3,494,114	26	7.11	4.89	52
GLOBE LIFE INSURANCE COMPANY	$929,149	0	0.00	0.00	221
GOLDEN AMERICAN LIFE INS CO	$1,173,019	0	0.00	0.00	221
GOLDEN RULE INSURANCE COMPANY	$18,144,836	23	1.21	1.99	153
GOVERNMENT EMPLOYEES INSURANCE CO	$13,928	0	0.00	0.00	221
GOVERNMENT PERSONNEL MUTUAL LIFE INS	$65	0	0.00	0.00	221
GREAT AMERICAN LIFE INSURANCE CO	$18,505	0	0.00	15.39	221
GREAT AMERICAN RESERVE INS CO	$279,044	0	0.00	1.02	221
GREAT NORTHERN INSURANCE COMPANY	$1,400	0	0.00	0.00	221
GREAT SOUTHERN LIFE INSURANCE CO	$31,564	0	0.00	0.00	221
GREAT WEST LIFE ASSURANCE COMPANY*	$3,672,888	18	4.68	3.95	69
GRINNELL LIFE INSURANCE COMPANY	$8,115	0	0.00	0.00	221
GROUPAMERICA INSURANCE COMPANY	$810,416	0	0.00	0.00	221
GUARANTEE MUTUAL LIFE COMPANY	$3,118,277	0	0.00	0.00	221
GUARANTEE RESERVE LIFE INSURANCE CO	$79,371	0	0.00	3.59	221
GUARANTEE TRUST LIFE INSURANCE CO	$3,961,391	13	3.13	2.73	94
GUARDIAN LIFE INSURANCE CO OF AMERIC	$12,042,673	3	0.24	0.26	212
GULF ATLANTIC LIFE INSURANCE CO*	$123,335	0	0.00	0.00	221
GULF INSURANCE COMPANY	$326,503	0	0.00	0.00	221
GULF LIFE INSURANCE COMPANY	$70,816	0	0.00	0.00	221
HARTFORD ACCIDENT & INDEMNITY CO*	$1,529,015	0	0.00	0.56	221
HARTFORD FIRE INSURANCE COMPANY	$514,083	0	0.00	0.00	221
HARTFORD LIFE AND ACCIDENT INS CO*	$5,807,401	5	0.82	0.69	172

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COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) 1991 COMPLAINTS	(3) 1991 COMPLAINT INDEX	(4) 3 YEAR COMPLAINT INDEX	(5) COMPLAINT RANKING (1 = WORST)
HARTFORD LIFE INSURANCE COMPANY	$4,218,631	3	0.68	0.27	180
HARVEST LIFE INSURANCE COMPANY THE	$2,268,271	10	4.21	3.14	79
HAWKEYE NATIONAL LIFE INSURANCE CO	$1,386	0	0.00	0.00	221
HEALTH AND LIFE INSURANCE CO OF AMER	$154,165	5	30.97	11.08	11
HEALTH INSURANCE OF VERMONT INC	$16,946	0	0.00	0.00	221
HERITAGE LIFE INSURANCE COMPANY	$116,018	0	0.00	0.00	221
HILL COUNTRY LIFE INS CO	$116,087	0	0.00	7.36	221
HOME INDEMNITY COMPANY THE	$253	0	0.00	0.00	221
HOME INSURANCE COMPANY THE	$867,287	0	0.00	0.00	221
HORACE MANN LIFE INSURANCE COMPANY	$3,055,408	1	0.31	0.19	208
HUMANA INSURANCE COMPANY	$31,014	1	30.79	9.18	12
IDS LIFE INSURANCE COMPANY	$754,303	0	0.00	0.75	221
ILLINOIS MUTUAL LIFE & CASUALTY CO	$1,215,128	2	1.57	1.41	138
INA LIFE INSURANCE CO OF NEW YORK	$9,889	0	0.00	0.00	221
INDIANA LUMBERMENS MUTUAL INS CO	$87,626	0	0.00	0.00	221
INDIANAPOLIS LIFE INSURANCE CO	$100,177	0	0.00	0.00	221
INDIVIDUAL ASSUR CO LIFE HEALTH & AC	$967,378	3	2.96	3.24	95
INDUSTRIAL CASUALTY INSURANCE COMPAN	$4,885	0	0.00	0.00	221
INSURANCE CO OF THE STATE OF PA	$149,151	1	6.40	3.82	55
INSURANCE COMPANY OF NORTH AMERICA	$1,678,863	2	1.14	0.34	156
INTEGON LIFE INSURANCE CORPORATION*	$323,442	1	2.95	1.76	96
INTEGRATED RESOURCES LIFE INS CO*	$184,593	0	0.00	0.00	221
INTEGRITY NATIONAL LIFE INS CO	$21,220	0	0.00	53.67	221
INTERCONTINENTAL LIFE INSURANCE CO	$14,478	0	0.00	0.00	221
INTRAMERICA LIFE INSURANCE COMPANY	$70	0	0.00	0.00	221
INVESTMENT LIFE INS CO OF AMERICA TH	$15,082	0	0.00	0.00	221
INVESTORS HERITAGE LIFE INSURANCE CO	$63,100	0	0.00	0.00	221
INVESTORS INSURANCE CORPORATION*	$19,991	0	0.00	0.00	221
INVESTORS LIFE INS CO OF CALIFORNIA	$11,467	0	0.00	24.83	221
INVESTORS LIFE INSURANCE CO OF NEBRA	$139	0	0.00	0.00	221
IOWA LIFE ASSURANCE COMPANY	$572	0	0.00	0.00	221
ITT LIFE INSURANCE CORPORATION	$105,125	0	0.00	0.00	221
ITT LYNDON LIFE INSURANCE COMPANY	$2,545,318	0	0.00	0.34	221
ITT LYNDON NATIONAL LIFE INS CO	$33,270	0	0.00	0.00	221
J C PENNEY CASUALTY INSURANCE CO	$333,712	0	0.00	0.85	221
J C PENNEY LIFE INSURANCE COMPANY	$2,621,527	5	1.82	1.19	126
JEFFERSON NATIONAL LIFE INS CO*	$40,254	0	0.00	0.00	221
JEFFERSON PILOT LIFE INS CO	$1,444,142	0	0.00	0.20	221
JOHN ALDEN LIFE INSURANCE CO	$12,876,351	23	1.71	1.55	133
JOHN DEERE INSURANCE COMPANY	$1,315,314	1	0.73	0.22	177
JOHN DEERE LIFE INS CO	$31,066	0	0.00	9.16	221
JOHN HANCOCK MUTUAL LIFE INS CO	$13,948,936	7	0.48	0.59	197
KANAWHA INSURANCE COMPANY	$87,996	0	0.00	0.00	221
KANSAS CITY LIFE INSURANCE CO	$2,857,214	2	0.67	0.50	182
KENTUCKY CENTRAL LIFE INSURANCE CO*	$636	0	0.00	0.00	221
LAFAYETTE LIFE INSURANCE CO THE	$516,373	0	0.00	0.00	221
LAMAR LIFE INSURANCE COMPANY	$49,185	0	0.00	0.00	221
LIBERTY LIFE ASSUR CO OF BOSTON	$2,098,991	2	0.91	0.54	166
LIBERTY LIFE INSURANCE COMPANY*	$167,874	0	0.00	1.70	221
LIBERTY MUTUAL INSURANCE COMPANY	$192,377	1	4.96	4.44	63
LIBERTY NATIONAL LIFE INSURANCE CO	$20,221	0	0.00	0.00	221

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COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) 1991 COMPLAINTS	(3) 1991 COMPLAINT INDEX	(4) 3 YEAR COMPLAINT INDEX	(5) COMPLAINT RANKING (1 = WORST)
LIFE & HEALTH INS CO OF AMERICA	$228,272	7	29.28	21.20	14
LIFE GENERAL SECURITY INSURANCE CO	$1,532,991	11	6.85	11.89	53
LIFE INS CO OF THE SOUTHWEST	$6,423	0	0.00	0.00	221
LIFE INSURANCE CO OF GEORGIA	$8,713	0	0.00	0.00	221
LIFE INSURANCE CO OF NORTH AMERICA	$15,182,715	3	0.19	0.15	215
LIFE INSURANCE COMPANY OF VIRGINIA T	$22,117	0	0.00	0.00	221
LIFE INVESTORS INS CO OF AMERICA	$5,617,144	0	0.00	0.71	221
LIFEUSA INSURANCE COMPANY	$85,424	0	0.00	0.00	221
LINCOLN BENEFIT LIFE COMPANY	$71,129	0	0.00	0.00	221
LINCOLN HERITAGE LIFE INSURANCE CO*	$793	0	0.00	0.00	221
LINCOLN INCOME LIFE INSURANCE CO	$1,566	0	0.00	0.00	221
LINCOLN LIFE AND CASUALTY COMPANY*	$88,672	0	0.00	0.00	221
LINCOLN MEMORIAL LIFE INSURANCE CO	$7,967	0	0.00	0.00	221
LINCOLN MUTUAL LIFE INSURANCE CO	$6,835	0	0.00	0.00	221
LINCOLN NATIONAL HEALTH & CAS INS CO	$629,957	0	0.00	0.90	221
LINCOLN NATIONAL LIFE INSURANCE CO*	$20,980,609	14	0.64	0.98	184
LINCOLN NATIONAL SPECIALTY INS CO	$241,384	0	0.00	0.00	221
LONDON PACIFIC LIFE & ANNUITY COMPAN	$57	0	0.00	0.00	221
LONE STAR LIFE INSURANCE COMPANY*	$471,777	0	0.00	1.21	221
LOYAL AMERICAN LIFE INSURANCE CO	$707,018	0	0.00	0.40	221
LOYALTY LIFE INSURANCE COMPANY	$179,847	0	0.00	1.58	221
LUMBERMENS MUTUAL CASUALTY CO	$148,941	0	0.00	0.00	221
LUTHERAN BROTHERHOOD	$535,007	1	1.78	0.53	127
LUTHERAN BROTHERHOOD VRBL INS PRDTS	$128	0	0.00	0.00	221
MADISON NATIONAL LIFE INSURANCE CO,	$33,776	0	0.00	0.00	221
MANUFACTURERS LIFE INS CO (U.S.A.) T	$2	0	0.00	0.00	221
MANUFACTURERS LIFE INSURANCE CO	$697,587	0	0.00	0.00	221
MARQUETTE NATIONAL LIFE INS CO	$150	0	0.00	0.00	221
MASSACHUSETTS CASUALTY INSURANCE CO	$235,252	0	0.00	0.00	221
MASSACHUSETTS GENERAL LIFE INS CO	$82,024	0	0.00	3.47	221
MASSACHUSETTS MUTUAL LIFE INS CO	$6,444,072	4	0.59	0.53	188
MAYFLOWER NATIONAL LIFE INSURANCE CO	$58,239	1	16.40	4.89	25
MEDICAL LIFE INSURANCE COMPANY	$227,537	0	0.00	1.25	221
MEDICO LIFE INSURANCE COMPANY	$1,377,440	3	2.08	2.89	117
MEGA LIFE AND HEALTH INS CO THE	$510,798	6	11.22	12.26	38
MERIT LIFE INSURANCE COMPANY	$756,557	0	0.00	0.00	221
METROPOLITAN LIFE INSURANCE COMPANY	$34,455,123	46	1.27	1.17	151
MIC LIFE INSURANCE CORPORATION	$550,028	0	0.00	2.07	221
MID CONTINENT LIFE INSURANCE CO	$1,942	0	0.00	0.00	221
MID SOUTH INSURANCE COMPANY	$115,718	0	0.00	7.38	221
MIDLAND MUTUAL LIFE INS CO, THE*	$7,055	0	0.00	0.00	221
MIDLAND NATIONAL LIFE INSURANCE CO*	$33,777	0	0.00	16.86	221
MIDWEST NATIONAL LIFE INS CO OF TN	$394,313	6	14.53	20.22	29
MIDWESTERN UNITED LIFE INSURANCE CO*	$502	0	0.00	0.00	221
MINISTERS LIFE-A MUTUAL LIFE INS CO	$231,144	0	0.00	0.00	221
MINNESOTA MUTUAL LIFE INSURANCE CO	$1,101,717	6	5.20	1.81	60
MINNESOTA PROTECTIVE LIFE INS CO	$360	0	0.00	0.00	221
MISSOURI VALLEY LIFE AND HEALTH INS	$2,246,655	0	0.00	0.00	221
MODERN AMERICAN LIFE INSURANCE COMPA	$184,559	3	15.52	7.71	28
MODERN INCOME LIFE INS CO*	$98,194	0	0.00	0.00	221
MONARCH LIFE INSURANCE COMPANY*	$2,114,442	0	0.00	0.13	221

MISSOURI DEPARTMENT OF INSURANCE
1991 TOTAL ACCIDENT & HEALTH COMPLAINT INDICES

COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) 1991 COMPLAINTS	(3) 1991 COMPLAINT INDEX	(4) 3 YEAR COMPLAINT INDEX	(5) COMPLAINT RANKING (1 = WORST)
MONTGOMERY WARD LIFE INSURANCE CO	$1,835,456	1	0.52	0.93	194
MONUMENTAL GENERAL INSURANCE COMPANY	$3,179,057	5	1.50	1.16	140
MONUMENTAL LIFE INSURANCE COMPANY*	$140,875	4	27.11	10.10	16
MOUNTAIN LIFE INSURANCE COMPANY	$140,413	0	0.00	2.03	221
MOUNTAIN STATES LIFE INS CO OF AMERI	$813	0	0.00	0.00	221
MUTUAL BENEFIT LIFE INSURANCE CO*	$22,219,556	15	0.64	0.54	183
MUTUAL LIFE INSURANCE CO OF NY	$3,516,444	1	0.27	0.81	210
MUTUAL OF AMERICA LIFE INSURANCE CO	$292,190	0	0.00	0.00	221
MUTUAL OF OMAHA INSURANCE COMPANY	$27,883,240	43	1.47	1.42	142
MUTUAL PROTECTIVE INS CO	$2,045,111	9	4.20	2.51	80
MUTUAL SERVICE LIFE INSURANCE CO*	$267,983	0	0.00	0.00	221
MUTUAL TRUST LIFE INSURANCE COMPANY	$33,503	0	0.00	0.00	221
NACOLAH LIFE INS CO OF TEXAS*	$321,966	0	0.00	0.88	221
NATIONAL AMERICAN LIFE INS OF PA	$442,446	0	0.00	1.29	221
NATIONAL BENEFIT LIFE INSURANCE CO	$303,661	0	0.00	6.56	221
NATIONAL CASUALTY COMPANY	$1,082,811	14	12.35	11.31	34
NATIONAL DENTAL HEALTH INSURANCE CO	$27,795	0	0.00	0.00	221
NATIONAL FARMERS UNION LIFE INS CO	$19,714	0	0.00	0.00	221
NATIONAL FIDELITY LIFE INSURANCE CO	$191,442	2	9.98	7.44	44
NATIONAL FINANCIAL INSURANCE COMPANY	$324,816	3	8.82	2.63	47
NATIONAL FOUNDATION LIFE INS CO	$1,561,659	17	10.39	4.92	42
NATIONAL GROUP LIFE INSURANCE COMPAN	$708,494	18	24.26	7.64	18
NATIONAL GUARDIAN LIFE INSURANCE CO	$10,643	0	0.00	0.00	221
NATIONAL HEALTH INS CO	$1,970,657	7	3.39	3.90	88
NATIONAL HOME LIFE ASSUR CO OF NY	$312,250	0	0.00	0.00	221
NATIONAL HOME LIFE ASSURANCE CO	$4,463,377	9	1.93	1.34	120
NATIONAL INDEMNITY COMPANY	$1,372,628	0	0.00	0.00	221
NATIONAL LIBERTY LIFE INSURANCE CO	$82,260	0	0.00	6.92	221
NATIONAL LIFE INSURANCE COMPANY	$485,656	0	0.00	0.00	221
NATIONAL MOTOR CLUB LIFE & ACCIDENT	$40,738	0	0.00	0.00	221
NATIONAL OLD LINE INSURANCE COMPANY*	$387,333	0	0.00	0.00	221
NATIONAL STATES INSURANCE COMPANY	$2,561,923	30	11.18	12.67	39
NATIONAL TRAVELERS LIFE COMPANY	$3,652,388	12	3.14	2.34	93
NATIONAL UNION FIRE INS CO OF PITTSB	$14,115,354	2	0.14	0.06	218
NATIONWIDE LIFE INSURANCE COMPANY	$4,533,669	3	0.63	0.88	186
NATIONWIDE MUTUAL INSURANCE COMPANY	$2,404	1	397.27	592.25	3
NETWORK AMERICA LIFE INSURANCE COMPA	$544,050	2	3.51	1.05	86
NEW AMERICAN LIFE INSURANCE COMPANY	$207,123	0	0.00	0.00	221
NEW ENGLAND MUTUAL LIFE INS CO	$2,776,079	4	1.38	1.23	147
NEW HAMPSHIRE INSURANCE COMPANY	$26,666	0	0.00	0.00	221
NEW JERSEY LIFE INSURANCE COMPANY*	$805	0	0.00	0.00	221
NEW YORK LIFE AND HEALTH INSURANCE C	$51,655	0	0.00	0.00	221
NEW YORK LIFE INSURANCE COMPANY	$20,640,325	8	0.37	0.54	203
NIPPON LIFE INS CO OF AMERICA	$26,313	0	0.00	0.00	221
NORTH AMERICAN CO FOR LIFE & HEALTH	$174,718	0	0.00	1.63	221
NORTH AMERICAN EQUITABLE LIFE ASSUR	$1,847	0	0.00	0.00	221
NORTH AMERICAN INSURANCE COMPANY	$15,189	0	0.00	0.00	221
NORTH AMERICAN LIFE AND CASUALTY CO	$3,084,022	16	4.95	2.22	64
NORTH AMERICAN LIFE ASSURANCE CO	$40,904	0	0.00	0.00	221
NORTH CAROLINA MUTUAL LIFE INS CO	$12,085	0	0.00	0.00	221
NORTH CENTRAL LIFE INSURANCE CO*	$447,759	2	4.27	1.91	77

MISSOURI DEPARTMENT OF INSURANCE
1991 TOTAL ACCIDENT & HEALTH COMPLAINT INDICES

COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) 1991 COMPLAINTS	(3) 1991 COMPLAINT INDEX	(4) 3 YEAR COMPLAINT INDEX	(5) COMPLAINT RANKING (1 = WORST)
NORTHBROOK LIFE INSURANCE COMPANY	$2,150,602	0	0.00	0.13	221
NORTHERN LIFE INSURANCE COMPANY	$257	0	0.00	0.00	221
NORTHWESTERN MUTUAL LIFE INS CO	$3,959,571	0	0.00	0.00	221
NORTHWESTERN NATIONAL INS CO	$24,665	0	0.00	0.00	221
NORTHWESTERN NATIONAL LIFE INS CO	$3,679,804	2	0.52	0.70	195
OCCIDENTAL LIFE INS CO OF NC	$157,081	2	12.16	3.62	36
OHIO CASUALTY INSURANCE COMPANY	$16,255	0	0.00	0.00	221
OHIO NATIONAL LIFE ASSURANCE CORP	$155,584	0	0.00	0.00	221
OHIO NATIONAL LIFE INS CO THE	$653,730	0	0.00	0.87	221
OHIO STATE LIFE INSURANCE CO, THE	$877,955	0	0.00	0.00	221
OLD AMERICAN INSURANCE COMPANY	$1,341,421	3	2.14	2.12	115
OLD COLONY LIFE INSURANCE COMPANY	$116	0	0.00	0.00	221
OLD RELIANCE INSURANCE COMPANY	$683	0	0.00	0.00	221
OLD REPUBLIC INSURANCE COMPANY	$25,153	0	0.00	0.00	221
OLD REPUBLIC LIFE INSURANCE COMPANY	$517,072	0	0.00	1.10	221
OLD UNITED LIFE INSURANCE COMPANY	$197,251	0	0.00	0.00	221
OLD WESTERN LIFE INSURANCE COMPANY	$1,109,899	2	1.72	0.77	130
OMAHA FINANCIAL LIFE INSURANCE CO	$2,137,256	1	0.45	0.40	199
OMAHA PROPERTY AND CASUALTY INS CO	$299,461	0	0.00	0.95	221
OZARK NATIONAL LIFE INSURANCE CO	$559,799	1	1.71	1.02	132
PACIFIC FIDELITY LIFE INS CO*	$126,201	0	0.00	0.00	221
PACIFIC INDEMNITY COMPANY	$798	0	0.00	0.00	221
PACIFIC MUTUAL LIFE INSURANCE CO	$2,843,008	3	1.01	1.80	162
PAN AMERICAN LIFE INSURANCE COMPANY	$2,940,180	6	1.95	2.03	119
PAN WESTERN LIFE INS CO	$324	0	0.00	0.00	221
PAUL REVERE LIFE INSURANCE CO	$6,288,098	2	0.30	0.27	209
PEERLESS INSURANCE COMPANY	$13,281	0	0.00	0.00	221
PEKIN LIFE INSURANCE COMPANY	$30,199	1	31.62	9.43	10
PENINSULAR LIFE INSURANCE COMPANY	$319	0	0.00	0.00	221
PENN MUTUAL LIFE INSURANCE CO THE	$111,176	0	0.00	0.00	221
PENNSYLVANIA LIFE INSURANCE COMPANY	$3,995,071	14	3.35	5.27	90
PENNSYLVANIA NATIONAL LIFE INS CO	$14,179	0	0.00	0.00	221
PENSION LIFE INS CO OF AMERICA*	$193	0	0.00	0.00	221
PFL LIFE INSURANCE COMPANY	$4,405,184	22	4.77	4.07	67
PHF LIFE INSURANCE COMPANY	$97,924	0	0.00	0.00	221
PHILADELPHIA AMERICAN LIFE INS CO	$61,643	0	0.00	4.62	221
PHILADELPHIA LIFE INS CO	$17,468	0	0.00	0.00	221
PHOENIX HOME LIFE MUTUAL INS CO	$2,034,879	2	0.94	0.56	164
PHYSICIANS MUTUAL INSURANCE COMPANY	$10,576,696	21	1.90	1.56	123
PIEDMONT AMERICAN LIFE INS CO	$14,438	8	529.08	236.63	2
PIERCE NATIONAL LIFE INSURANCE CO	$129	0	0.00	0.00	221
PIONEER LIFE INSURANCE CO OF IL	$12,315,129	94	7.29	5.85	51
PIONEER MUTUAL LIFE INS CO	$194,172	1	4.92	1.47	66
PM GROUP LIFE INS CO	$632,018	0	0.00	0.00	221
PRAIRIE STATES LIFE INSURANCE CO	$17,527	0	0.00	0.00	221
PREFERRED LIFE INS CO OF NEW YORK	$652	0	0.00	0.00	221
PREFERRED RISK LIFE INSURANCE CO	$82,473	0	0.00	0.00	221
PRIMERICA LIFE INSURANCE COMPANY	$3,291,670	4	1.16	2.08	155
PRINCIPAL MUTUAL LIFE INS CO	$89,950,852	34	0.36	0.37	205
PROFESSIONAL INS CORPORATION	$24,123	0	0.00	0.00	221
PROTECTED HOME MUTUAL LIFE INS CO	$818	0	0.00	0.00	221

MISSOURI DEPARTMENT OF INSURANCE
1991 TOTAL ACCIDENT & HEALTH COMPLAINT INDICES

COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) 1991 COMPLAINTS	(3) 1991 COMPLAINT INDEX	(4) 3 YEAR COMPLAINT INDEX	(5) COMPLAINT RANKING (1 = WORST)
PROTECTIVE LIFE INSURANCE COMPANY	$187,198	1	5.10	3.04	62
PROVIDENT INDEMNITY LIFE INS CO	$90,646	1	10.53	3.14	41
PROVIDENT LIFE AND ACCIDENT INS CO	$9,948,216	14	1.34	1.20	149
PROVIDENT LIFE AND CASUALTY INS CO	$16,187	1	58.99	35.18	7
PROVIDENT LIFE INSURANCE COMPANY*	$85	0	0.00	0.00	221
PROVIDENT MUTUAL LIFE INS CO OF PHIL	$428,668	0	0.00	1.99	221
PROVIDENTIAL LIFE INSURANCE COMPANY	$66,669	0	0.00	0.00	221
PROVIDENTMUTUAL LIFE & ANNUITY OF AM	$28,320	0	0.00	0.00	221
PROVIDERS FIDELITY LIFE INS CO	$784,740	17	20.69	54.06	20
PRUDENTIAL INSURANCE CO OF AMERICA T	$119,302,690	49	0.39	0.50	201
PYRAMID LIFE INSURANCE COMPANY	$2,582,072	4	1.48	1.43	141
RELIABLE LIFE INSURANCE COMPANY*	$2,271,285	2	0.84	1.38	170
RELIANCE STANDARD LIFE INSURANCE CO*	$388,805	1	2.46	3.66	105
REPUBLIC VANGUARD LIFE INSURANCE CO	$44,734	0	0.00	0.00	221
REPUBLIC WESTERN INS CO	$64,811	0	0.00	0.00	221
RESERVE NATIONAL INSURANCE COMPANY	$9,523,088	41	4.11	4.04	82
RLI INSURANCE COMPANY	$53,701	0	0.00	0.00	221
ROYAL MACCABEES LIFE INSURANCE CO	$1,003,025	0	0.00	0.00	221
RUSHMORE NATIONAL LIFE INSURANCE CO	$651	0	0.00	0.00	221
SAFECO LIFE INSURANCE COMPANY*	$3,607,312	0	0.00	0.24	221
SANTAFE INSURANCE COMPANY	$16,244	0	0.00	0.00	221
SAVERS LIFE INS CO OF AMERICA	$139,673	0	0.00	0.00	221
SAVERS PROPERTY & CASUALTY INS CO	$25,749	0	0.00	0.00	221
SECURITY ASSURANCE COMPANY	$296,560	0	0.00	0.96	221
SECURITY BENEFIT LIFE INSURANCE CO	$88,964	0	0.00	0.00	221
SECURITY CONNECTICUT LIFE INS CO	$5,181	0	0.00	0.00	221
SECURITY GENERAL LIFE INSURANCE CO	$3,505,689	10	2.72	2.92	98
SECURITY INSURANCE CO OF HARTFORD	$195,360	0	0.00	0.00	221
SECURITY LIFE INS CO OF AMERICA	$618,260	3	4.63	3.22	71
SECURITY LIFE OF DENVER INSURANCE CO	$37,441	0	0.00	0.00	221
SECURITY MUTUAL LIFE INS CO OF NE	$127,704	0	0.00	0.00	221
SECURITY MUTUAL LIFE INS CO OF NY	$148,633	0	0.00	0.00	221
SECURITY OF AMERICA LIFE INSURANCE C	$32,682	0	0.00	0.00	221
SENTRY INSURANCE A MUTUAL COMPANY	$214,781	0	0.00	0.00	221
SENTRY LIFE INSURANCE CO (L&H ACCT)	$1,544,769	3	1.85	1.11	125
SHELTER LIFE INSURANCE CO	$17,646,574	4	0.22	0.18	213
SIGNATURE LIFE INS CO OF AMERICA, TH	$31,245	0	0.00	0.00	221
SMA LIFE ASSURANCE COMPANY	$420,609	0	0.00	0.00	221
SOUTHLAND LIFE INSURANCE COMPANY	$336,214	0	0.00	1.69	221
SOUTHWESTERN LIFE INSURANCE COMPANY*	$45,296	0	0.00	0.00	221
SPRINGFIELD LIFE INSURANCE CO INC*	$383,273	0	0.00	0.74	221
ST PAUL FIRE & MARINE INSURANCE CO	$13	0	0.00	0.00	221
STANDARD INSURANCE COMPANY	$680,795	0	0.00	0.00	221
STANDARD LIFE AND ACCIDENT INS CO	$5,292,963	1	0.18	0.38	217
STANDARD LIFE INS CO OF INDIANA	$19,614	0	0.00	0.00	221
STANDARD LIFE INSURANCE COMPANY	$77	0	0.00	0.00	221
STANDARD SECURITY LIFE INS CO OF NEW	$199,855	0	0.00	1.42	221
STATE AUTOMOBILE MUTUAL INS CO	$5,069	0	0.00	0.00	221
STATE FARM FIRE AND CASUALTY CO	$11,551	1	82.67	73.94	6
STATE FARM MUTUAL AUTOMOBILE INS CO	$32,492,428	17	0.50	0.46	196
STATE LIFE INSURANCE COMPANY	$3,407	0	0.00	0.00	221

MISSOURI DEPARTMENT OF INSURANCE
1991 TOTAL ACCIDENT & HEALTH COMPLAINT INDICES

COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) 1991 COMPLAINTS	(3) 1991 COMPLAINT INDEX	(4) 3 YEAR COMPLAINT INDEX	(5) COMPLAINT RANKING (1 = WORST)
STATE MUTUAL LIFE ASSUR CO OF AMERIC	$7,034,483	0	0.00	0.16	221
STATESMAN NATIONAL LIFE INS CO THE	$320,122	2	5.97	15.12	57
STERLING INVESTORS LIFE INS CO	$672,542	0	0.00	0.00	221
SUN LIFE ASSURANCE CO OF CANADA	$768,081	0	0.00	0.00	221
SUN LIFE INSURANCE CO OF AMERICA	$132	0	0.00	0.00	221
SURETY LIFE INSURANCE COMPANY	$211	0	0.00	0.00	221
TIME INSURANCE COMPANY	$15,419,550	26	1.61	2.47	135
TMG LIFE INSURANCE COMPANY	$51,715	0	0.00	0.00	221
TRANS PACIFIC LIFE INSURANCE CO	$65,219	0	0.00	4.37	221
TRANSAMERICA ASSURANCE COMPANY	$9,197	0	0.00	0.00	221
TRANSAMERICA INSURANCE COMPANY	$205,190	1	4.65	4.16	70
TRANSAMERICA OCCIDENTAL LIFE INS CO	$2,024,011	0	0.00	0.00	221
TRANSPORT LIFE INSURANCE COMPANY	$6,288,945	25	3.80	5.52	85
TRANSPORTATION INSURANCE COMPANY	$964	1	990.53	295.34	1
TRAVELERS INDEMNITY CO OF RHODE ISLA	$323,897	0	0.00	0.00	221
TRAVELERS INSURANCE CO OF ILLINOIS	$289,592	1	3.30	0.98	91
TRAVELERS INSURANCE COMPANY THE	$30,553,095	69	2.16	1.40	114
TRUSTMARK LIFE INSURANCE COMPANY	$5,747	0	0.00	0.00	221
U.S. FINANCIAL LIFE INSURANCE CO	$1,064	0	0.00	0.00	221
UNILIFE INSURANCE COMPANY	$12,922	0	0.00	0.00	221
UNION BANKERS INSURANCE COMPANY	$7,654,369	23	2.87	3.91	97
UNION BENEFIT LIFE INS CO	$409,685	1	2.33	9.03	110
UNION CENTRAL LIFE INSURANCE CO	$2,214,695	0	0.00	0.39	221
UNION FIDELITY LIFE INSURANCE CO	$5,024,215	10	1.90	1.53	122
UNION LABOR LIFE INSURANCE COMPANY	$1,578,802	4	2.42	1.62	107
UNION SECURITY LIFE INSURANCE CO	$1,528,827	1	0.62	0.74	187
UNITED AMERICAN INSURANCE COMPANY	$16,823,297	43	2.44	2.32	106
UNITED BENEFIT LIFE INSURANCE COMPAN	$364,096	9	23.60	10.17	19
UNITED COMPANIES LIFE INSURANCE CO	$271,452	0	0.00	1.05	221
UNITED FAMILY LIFE INSURANCE CO	$357	0	0.00	0.00	221
UNITED FIDELITY LIFE INSURANCE CO	$55,489	0	0.00	0.00	221
UNITED HEALTH AND LIFE INSURANCE CO	$1,803,021	0	0.00	0.00	221
UNITED HERITAGE MUTUAL LIFE INS CO	$545	0	0.00	0.00	221
UNITED HOME LIFE INSURANCE COMPANY	$8,596	0	0.00	0.00	221
UNITED INDEPENDENT LIFE INSURANCE CO	$5,612	0	0.00	0.00	221
UNITED INSURANCE COMPANY OF AMERICA	$621,978	0	0.00	1.37	221
UNITED LIBERTY LIFE INSURANCE COMPAN	$108	0	0.00	0.00	221
UNITED LIFE INSURANCE COMPANY	$74,724	0	0.00	0.00	221
UNITED OF OMAHA LIFE INS CO	$28,881,088	17	0.56	0.49	191
UNITED OLYMPIC LIFE INSURANCE CO*	$516,199	0	0.00	2.21	221
UNITED PACIFIC LIFE INSURANCE CO	$1,362	0	0.00	0.00	221
UNITED SERVICES LIFE INSURANCE CO	$4,429	0	0.00	0.00	221
UNITED STATES LIFE INS CO NY	$1,794,457	1	0.53	0.95	193
UNITED TEACHER ASSOCIATES INSURANCE	$85,157	0	0.00	3.34	221
UNITED WISCONSIN LIFE INSURANCE COMP	$5,071,741	1	0.19	0.17	216
UNITED WORLD LIFE INSURANCE COMPANY	$715	0	0.00	0.00	221
UNITRIN LIFE INSURANCE COMPANY*	$150	0	0.00	0.00	221
UNITY MUTUAL LIFE INS CO	$248	0	0.00	0.00	221
UNIVERSAL ASSURORS LIFE INSURANCE CO	$151,896	0	0.00	0.00	221
UNIVERSAL LIFE INSURANCE COMPANY T	$142,481	0	0.00	4.00	221
UNIVERSAL UNDERWRITERS LIFE INS CO	$271,674	0	0.00	1.05	221

MISSOURI DEPARTMENT OF INSURANCE
1991 TOTAL ACCIDENT & HEALTH COMPLAINT INDICES

COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) 1991 COMPLAINTS	(3) 1991 COMPLAINT INDEX	(4) 3 YEAR COMPLAINT INDEX	(5) COMPLAINT RANKING (1 = WORST)
UNIVERSE LIFE INSURANCE CO, THE	$372,886	4	10.24	6.11	43
UNUM LIFE INS CO OF AMERICA	$18,856,498	1	0.05	0.06	220
USAA LIFE INSURANCE COMPANY	$318,302	0	0.00	0.00	221
USG ANNUITY & LIFE COMPANY	$595	0	0.00	0.00	221
USLIFE CREDIT LIFE INSURANCE CO*	$845,701	0	0.00	0.67	221
VALLEY FORGE LIFE INSURANCE COMPANY	$21,775	0	0.00	0.00	221
VASA NORTH ATLANTIC INSURANCE COMPAN	$678,623	0	0.00	0.00	221
VETERANS LIFE INS CO	$365,211	0	0.00	0.78	221
VICTORY LIFE INSURANCE COMPANY	$31,275	1	30.53	18.21	13
VISION SERVICE PLAN INSURANCE CO	$652,595	0	0.00	0.00	221
VISTA LIFE INSURANCE COMPANY	$102,453	0	0.00	0.00	221
VOYAGER LIFE INSURANCE COMPANY	$46,412	0	0.00	0.00	221
VULCAN LIFE INSURANCE COMPANY	$317,464	0	0.00	0.90	221
WABASH LIFE INSURANCE COMPANY	$266,612	0	0.00	1.07	221
WASHINGTON NATIONAL INSURANCE CO*	$7,714,279	8	0.99	1.77	163
WEST COAST LIFE INSURANCE COMPANY	$66,985	0	0.00	0.00	221
WESTERN AND SOUTHERN LIFE INS CO	$745,499	2	2.56	1.91	103
WESTERN DIVERSIFIED LIFE INSURANCE C	$288,951	0	0.00	0.99	221
WESTERN FIDELITY INSURANCE COMPANY	$1,219,703	5	3.91	8.64	83
WINONA FINANCIAL LIFE INS CO	$62,480	0	0.00	0.00	221
WINTERTHUR LIFE RE INSURANCE CO	$312,356	0	0.00	0.91	221
WISCONSIN NATIONAL LIFE INSURANCE CO	$4,846	0	0.00	0.00	221
WOODMEN ACCIDENT AND LIFE COMPANY*	$1,157,748	1	0.82	1.23	171
WORLD INSURANCE COMPANY	$3,140,205	17	5.17	4.35	61
WORLD SERVICE LIFE INSURANCE COMPANY	$4,716	0	0.00	0.00	221
ZURICH AMERICAN LIFE INSURANCE CO	$61	0	0.00	0.00	221
ZURICH INSURANCE COMPANY	$6,250	0	0.00	0.00	221
	$2,294,462,561	2379			

MISSOURI DEPARTMENT OF INSURANCE
1991 TOTAL LIFE INSURANCE COMPLAINT INDICES

COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) 1991 COMPLAINTS	(3) 1991 COMPLAINT INDEX	(4) 3 YEAR COMPLAINT INDEX	(5) COMPLAINT RANKING (1 = WORST)
AAA LIFE INS CO	$35,435	0	0.00	0.00	216
ABRAHAM LINCOLN INSURANCE COMPANY	$25,549	0	0.00	0.00	216
ACACIA MUTUAL LIFE INSURANCE CO	$476,574	0	0.00	0.00	216
ACACIA NATIONAL LIFE INSURANCE CO	$26,866	0	0.00	0.00	216
ACADEMY LIFE INSURANCE CO*	$966,674	3	6.10	12.82	59
ACCELERATION LIFE INSURANCE CO	$2,853	0	0.00	217.26	216
ADJUSTABLE LIFE INSURANCE COMPANY	$7,303	0	0.00	0.00	216
ADMIRAL LIFE INS CO OF AMERICA	$97,822	0	0.00	0.00	216
AETNA LIFE INS AND ANNUITY CO*	$5,068,806	0	0.00	0.49	216
AETNA LIFE INSURANCE COMPANY*	$14,369,100	5	0.68	0.60	178
AIG LIFE INSURANCE COMPANY	$1,351,048	0	0.00	0.92	216
ALEXANDER HAMILTON LIFE INS CO OF AM	$3,614,756	0	0.00	1.20	216
ALL AMERICAN ASSURANCE COMPANY	$17,447	0	0.00	0.00	216
ALL AMERICAN LIFE INSURANCE COMPANY*	$3,439,201	3	1.71	1.26	128
ALLIANCE LIFE INSURANCE COMPANY	$2,239,805	1	0.88	0.28	163
ALLIED LIFE INS CO	$990,740	0	0.00	0.00	216
ALLSTATE LIFE INS CO OF NEW YORK	$2,889	0	0.00	0.00	216
ALLSTATE LIFE INSURANCE COMPANY	$5,270,522	3	1.12	0.94	151
AMERICAN AMICABLE LIFE INS CO TX	$418,171	0	0.00	0.00	216
AMERICAN BANKERS LIFE ASSUR OF FLORI	$3,365,049	4	2.34	2.39	104
AMERICAN CAPITOL INSURANCE COMPANY	$89,442	0	0.00	13.86	216
AMERICAN CENTURION LIFE & ACC ASSURA	$79,792	0	0.00	0.00	216
AMERICAN CHAMBERS LIFE INSURANCE COM	$45,766	0	0.00	0.00	216
AMERICAN COMMUNITY MUTUAL INSURANCE	$668	0	0.00	0.00	216
AMERICAN CONTINENTAL LIFE INS CO	$440,197	0	0.00	0.00	216
AMERICAN DEFENDER LIFE INSURANCE CO	$258,590	0	0.00	2.40	216
AMERICAN FAMILY LIFE ASSUR CO GA	$81,389	0	0.00	7.61	216
AMERICAN FAMILY LIFE INSURANCE CO	$19,241,632	2	0.20	0.35	207
AMERICAN FIDELITY ASSURANCE COMPANY	$659,942	0	0.00	0.00	216
AMERICAN FIDELITY LIFE INSURANCE CO	$680,608	5	14.44	10.93	27
AMERICAN FINANCIAL SECURITY LIFE INS	$17,897	0	0.00	69.26	216
AMERICAN FOUNDATION LIFE INS CO	$110,662	0	0.00	0.00	216
AMERICAN FOUNDERS LIFE INSURANCE CO	$19,755	0	0.00	0.00	216
AMERICAN FRANKLIN LIFE INS CO THE	$293,565	0	0.00	0.00	216
AMERICAN FUNERAL ASSURANCE COMPANY	$1,030,253	0	0.00	0.00	216
AMERICAN GENERAL LIFE & ACCIDENT INS	$10,659,086	24	4.43	5.00	75
AMERICAN GENERAL LIFE INS CO NY	$22,807	0	0.00	0.00	216
AMERICAN GENERAL LIFE INSURANCE CO	$2,549,256	0	0.00	0.24	216
AMERICAN HEALTH & LIFE INSURANCE CO	$695,880	3	8.48	3.56	42
AMERICAN HERITAGE LIFE INSURANCE CO	$502,873	1	3.91	1.23	82
AMERICAN HOME LIFE INSURANCE CO	$731,061	0	0.00	0.00	216
AMERICAN INCOME LIFE INSURANCE CO	$2,547,568	3	2.32	2.43	105
AMERICAN INSURANCE CO OF TEXAS	$364	0	0.00	0.00	216
AMERICAN INTERNATIONAL LIFE ASSUR OF	$10,589	0	0.00	0.00	216
AMERICAN INVESTORS LIFE INS CO	$845,297	0	0.00	0.00	216
AMERICAN LIFE & HEALTH INS CO	$490,028	1	4.01	20.24	80
AMERICAN LIFE AND CASUALTY INS CO*	$956,859	0	0.00	1.30	216
AMERICAN LIFE INSURANCE CO OF NY	$320,009	0	0.00	0.00	216
AMERICAN MERCHANTS LIFE INS CO	$51,160	0	0.00	0.00	216
AMERICAN MUTUAL LIFE INSURANCE CO	$2,534,169	0	0.00	0.00	216
AMERICAN NATIONAL INSURANCE COMPANY*	$9,083,396	13	2.81	2.52	93

MISSOURI DEPARTMENT OF INSURANCE
1991 TOTAL LIFE INSURANCE COMPLAINT INDICES

COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) 1991 COMPLAINTS	(3) 1991 COMPLAINT INDEX	(4) 3 YEAR COMPLAINT INDEX	(5) COMPLAINT RANKING (1 = WORST)
AMERICAN NATIONAL LIFE INS OF TX	$111,823	0	0.00	16.63	216
AMERICAN PIONEER LIFE INSURANCE COMP	$34,029	0	0.00	0.00	216
AMERICAN PUBLIC LIFE INSURANCE CO	$3,031	0	0.00	0.00	216
AMERICAN REPUBLIC INSURANCE COMPANY	$926,068	1	2.12	2.68	113
AMERICAN SERVICE LIFE INSURANCE COMP	$2,682	1	733.10	1386.6	1
AMERICAN SKANDIA LIFE ASSURANCE CORP	$590	0	0.00	0.00	216
AMERICAN STATES LIFE INSURANCE CO	$2,199,731	0	0.00	0.56	216
AMERICAN TRAVELLERS LIFE INS CO	$9,258	1	212.36	133.89	4
AMERICAN UNDERWRITERS LIFE INSURANCE	$115,949	0	0.00	0.00	216
AMERICAN UNION LIFE INSURANCE CO	$1,752	0	0.00	0.00	216
AMERICAN UNITED LIFE INSURANCE CO	$2,208,130	1	0.89	1.68	162
AMERICAN WAY LIFE INSURANCE COMPANY	$74,107	0	0.00	0.00	216
AMERITAS LIFE INSURANCE CORP	$1,006,251	1	1.95	1.23	118
AMERITAS VARIABLE LIFE INS CO	$26,872	0	0.00	0.00	216
AMEX LIFE ASSURANCE COMPANY	$1,473,958	2	2.67	1.68	97
AMICA LIFE INSURANCE COMPANY	$12,010	0	0.00	0.00	216
ANCHOR NATIONAL LIFE INS CO*	$237,799	0	0.00	2.61	216
ANTHEM LIFE INS CO OF INDIANA	$24,427	0	0.00	0.00	216
ANTHEM LIFE INSURANCE COMPANY	$2,011,019	2	1.96	1.23	117
ARCADIA NATIONAL LIFE INSURANCE CO	$167,119	0	0.00	7.42	216
ARISTAR LIFE INSURANCE COMPANY	$36,040	0	0.00	0.00	216
ASSOCIATED DOCTORS HEALTH & LIFE INS	$12,566	0	0.00	0.00	216
ASSOCIATES FINANCIAL LIFE INS CO	$499,046	0	0.00	2.48	216
ASSOCIATION LIFE INSURANCE COMPANY I	$201,106	0	0.00	0.00	216
ASSURED SECURITY LIFE INS CO INC	$1,002	0	0.00	1237.0	216
ATLANTA LIFE INSURANCE COMPANY	$372,735	1	5.27	8.31	66
ATLAS LIFE INSURANCE COMPANY*	$730,038	0	0.00	1.70	216
AUTO CLUB LIFE INS CO	$35,895	0	0.00	0.00	216
AUTO OWNERS LIFE INSURANCE COMPANY	$136,342	0	0.00	0.00	216
BALBOA LIFE INSURANCE COMPANY	$377,605	0	0.00	0.00	216
BALTIMORE LIFE INS CO THE	$99,616	0	0.00	0.00	216
BANKERS FIDELITY LIFE INSURANCE CO	$119,939	0	0.00	5.17	216
BANKERS LIFE AND CASUALTY COMPANY	$3,708,192	1	0.53	1.34	189
BANKERS MUTUAL LIFE INSURANCE CO	$307,544	4	25.57	8.06	14
BANKERS NATIONAL LIFE INS CO	$946,829	0	0.00	2.62	216
BANKERS SECURITY LIFE INS SOCIETY	$608,449	1	3.23	1.02	89
BANKERS UNITED LIFE ASSURANCE CO	$284,602	1	6.91	4.36	49
BANNER LIFE INS CO	$530,919	1	3.70	3.50	84
BCS LIFE INSURANCE COMPANY	$779,278	0	0.00	0.00	216
BENEFICIAL LIFE INSURANCE COMPANY	$55,751	0	0.00	0.00	216
BENEFICIAL STANDARD LIFE INS CO*	$295,996	2	13.28	16.75	31
BENEFIT TRUST LIFE INSURANCE CO	$813,372	0	0.00	2.29	216
BERKSHIRE LIFE INSURANCE COMPANY	$215,486	0	0.00	2.88	216
BEST LIFE ASSURANCE CO OF CALIFORNIA	$8,659	0	0.00	0.00	216
BOATMENS LIFE INSURANCE COMPANY	$865,965	0	0.00	0.00	216
BOSTON MUTUAL LIFE INSURANCE COMPANY	$551,434	0	0.00	1.12	216
BRADFORD NATIONAL LIFE INSURANCE CO	$414,480	1	4.74	4.49	72
BUSINESS MENS ASSURANCE CO OF AMERIC	$10,897,193	2	0.36	0.57	201
C M LIFE INSURANCE COMPANY	$2,337,871	0	0.00	0.00	216
CAMERON LIFE INSURANCE COMPANY	$111,139	0	0.00	0.00	216
CANADA LIFE ASSURANCE COMPANY	$415,500	0	0.00	0.00	216

MISSOURI DEPARTMENT OF INSURANCE
1991 TOTAL LIFE INSURANCE COMPLAINT INDICES

COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) 1991 COMPLAINTS	(3) 1991 COMPLAINT INDEX	(4) 3 YEAR COMPLAINT INDEX	(5) COMPLAINT RANKING (1 = WORST)
CAPITAL RESERVE LIFE INSURANCE CO	$705,292	0	0.00	0.88	216
CAPITOL AMERICAN LIFE INSURANCE COMP	$1,925	0	0.00	321.98	216
CAPITOL BANKERS LIFE INSURANCE COMPA	$508,843	2	7.73	2.44	45
CAPITOL LIFE INSURANCE COMPANY	$392,714	0	0.00	0.00	216
CELTIC LIFE INSURANCE COMPANY THE	$48,185	0	0.00	0.00	216
CENTENNIAL LIFE INSURANCE COMPANY, T	$96,093	0	0.00	6.45	216
CENTRAL BENEFITS NATIONAL LIFE INS C	$104,183	0	0.00	5.95	216
CENTRAL LIFE ASSURANCE COMPANY*	$3,655,576	1	0.54	0.85	188
CENTRAL NATIONAL LIFE INS OF OMAHA	$1,209,815	0	0.00	0.00	216
CENTRAL REASSURANCE CORPORATION	$67,205	0	0.00	0.00	216
CENTRAL RESERVE LIFE INSURANCE COMPA	$104,113	0	0.00	0.00	216
CENTRAL SECURITY LIFE INSURANCE CO	$519,219	12	45.44	22.68	10
CENTRAL STATES HEALTH & LIFE CO	$1,816,981	1	1.08	1.71	152
CENTRAL UNITED LIFE INSURANCE CO*	$369,446	0	0.00	1.68	216
CENTURION LIFE INSURANCE COMPANY	$1,041,214	0	0.00	0.60	216
CENTURY LIFE OF AMERICA	$881,770	0	0.00	0.00	216
CERTIFIED LIFE INS CO	$7,536	0	0.00	0.00	216
CHARTER NATIONAL LIFE INSURANCE CO*	$2,513,115	1	0.78	0.74	172
CHARTERED PROTECTIVE LIFE INS CO	$73,761	0	0.00	0.00	216
CHEROKEE NATIONAL LIFE INSURANCE COM	$246,467	0	0.00	0.00	216
CHICAGO METROPOLITAN ASSURANCE COMPA	$121,926	1	16.12	5.08	24
CHRISTIAN FIDELITY LIFE INSURANCE CO	$127,879	0	0.00	4.85	216
CHRISTIAN MUTUAL LIFE INS CO	$2,660	0	0.00	0.00	216
CHRYSLER LIFE INSURANCE COMPANY	$494,136	0	0.00	2.51	216
CHUBB LIFE INS CO OF AM	$1,451,325	0	0.00	1.71	216
CHUBB SOVEREIGN LIFE INS CO	$540,880	0	0.00	0.00	216
CIMARRON LIFE INSURANCE COMPANY	$1,854	0	0.00	0.00	216
CINCINNATI LIFE INSURANCE COMPANY TH	$1,171,488	1	1.68	1.06	129
CITIZENS SECURITY LIFE INS CO	$6,288	0	0.00	0.00	216
COLLEGE LIFE INSURANCE CO OF AMERICA	$356,561	1	5.51	6.95	65
COLONIAL LIFE & ACCIDENT INS CO	$339,749	0	0.00	1.82	216
COLONIAL LIFE INS CO OF AMERICA	$43,376	0	0.00	14.29	216
COLONIAL PENN LIFE INSURANCE CO	$1,362,654	4	5.77	3.18	62
COLORADO BANKERS LIFE INS CO*	$26,093	0	0.00	0.00	216
COLUMBIAN MUTUAL LIFE INSURANCE CO	$47,932	0	0.00	0.00	216
COLUMBUS LIFE INSURANCE CO	$287,011	2	13.70	4.32	29
COMBINED INSURANCE CO OF AMERICA	$7,803,518	4	1.01	1.67	155
COMMERCIAL LIFE INSURANCE COMPANY*	$114,089	1	17.23	10.86	22
COMMERCIAL UNION LIFE INS CO OF AMER	$1,270,439	1	1.55	0.98	130
COMMONWEALTH LIFE & ACCIDENT INS*	$2,808,471	7	4.90	5.96	69
COMMONWEALTH LIFE INSURANCE COMPANY	$241,782	2	16.26	7.69	23
COMMONWEALTH NATIONAL LIFE INS CO	$420	0	0.00	0.00	216
COMMUNITY NATIONAL ASSURANCE COMPANY	$28,162	0	0.00	0.00	216
COMPANION LIFE INSURANCE COMPANY*	$1,936,354	0	0.00	0.00	216
CONFEDERATION LIFE INS AND ANNUITY C	$92,458	0	0.00	0.00	216
CONFEDERATION LIFE INSURANCE CO	$12,256,501	0	0.00	0.00	216
CONGRESS LIFE INSURANCE COMPANY	$1,756	0	0.00	0.00	216
CONNECTICUT GENERAL LIFE INS CO	$37,160,201	3	0.16	0.22	211
CONNECTICUT MUTUAL LIFE INS CO	$11,638,282	3	0.51	0.53	190
CONNECTICUT NATIONAL LIFE INS CO*	$999,913	1	1.97	3.10	116
CONSOLIDATED NATIONAL LIFE INS CO	$128,091	0	0.00	0.00	216

MISSOURI DEPARTMENT OF INSURANCE
1991 TOTAL LIFE INSURANCE COMPLAINT INDICES

COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) 1991 COMPLAINTS	(3) 1991 COMPLAINT INDEX	(4) 3 YEAR COMPLAINT INDEX	(5) COMPLAINT RANKING (1 = WORST)
CONSTITUTION LIFE INSURANCE COMPANY	$169,715	0	0.00	0.00	216
CONSUMERS LIFE INSURANCE COMPANY	$735	0	0.00	0.00	216
CONSUMERS UNITED INSURANCE COMPANY	$19,220	0	0.00	0.00	216
CONTINENTAL AMERICAN LIFE INS CO	$427,477	2	9.20	10.15	41
CONTINENTAL ASSURANCE COMPANY	$3,914,879	2	1.00	0.79	157
CONTINENTAL GENERAL INSURANCE CO	$317,545	1	6.19	1.95	56
CONTINENTAL LIFE AND ACCIDENT CO*	$48,781	0	0.00	0.00	216
CONTINENTAL LIFE INS CO OF BRENTWOOD	$9,062	0	0.00	0.00	216
CONTINENTAL LIFE INSURANCE COMPANY	$2,796	0	0.00	221.65	216
CONTINENTAL WESTERN LIFE INS CO	$1,847,155	1	1.06	1.34	153
COUNTRY INVESTORS LIFE ASSUR CO	$80,702	0	0.00	0.00	216
COUNTRY LIFE INSURANCE COMPANY	$898,975	0	0.00	0.00	216
COVENANT LIFE INSURANCE COMPANY	$668,005	0	0.00	0.00	216
CREDIT LIFE INSURANCE COMPANY*	$834,371	0	0.00	3.71	216
CROWN AMERICA LIFE INS CO	$305,000	0	0.00	0.00	216
CROWN LIFE INSURANCE COMPANY	$5,681,275	2	0.69	1.20	176
CUNA MUTUAL INSURANCE SOCIETY	$5,079,576	1	0.39	0.61	198
DELTA LIFE AND ANNUITY COMPANY*	$285,501	0	0.00	0.00	216
DEPENDABLE LIFE INSURANCE COMPANY	$8,683	0	0.00	0.00	216
DIXIE NATIONAL LIFE INSURANCE COMPAN	$88,442	0	0.00	21.02	216
DREYFUS LIFE INSURANCE COMPANY	$572	0	0.00	0.00	216
DURHAM LIFE INSURANCE COMPANY	$42,644	0	0.00	14.53	216
EMPLOYEES LIFE COMPANY (MUTUAL)	$78,066	0	0.00	15.88	216
EMPLOYERS HEALTH INSURANCE COMPANY*	$307,365	0	0.00	0.00	216
EMPLOYERS LIFE INS CO OF WAUSAU	$227,699	0	0.00	0.00	216
EMPLOYERS MODERN LIFE COMPANY	$656,612	0	0.00	0.00	216
EMPLOYERS REASSURANCE CORPORATION	$7,049	0	0.00	87.92	216
EPIC LIFE INSURANCE COMPANY THE	$3,189	0	0.00	0.00	216
EQUITABLE LIFE & CASUALTY INS CO	$160,948	1	12.22	15.40	33
EQUITABLE LIFE ASSUR SOCIETY OF THE	$24,266,742	8	0.65	0.54	184
EQUITABLE LIFE INSURANCE CO OF IOWA	$1,917,277	0	0.00	0.00	216
EQUITABLE OF COLORADO INC THE	$21,116,370	0	0.00	0.00	216
EQUITABLE VARIABLE LIFE INS CO	$36,071,637	3	0.16	0.21	209
EQUITY BENEFIT LIFE INSURANCE COMPAN	$1,425	0	0.00	0.00	216
EQUITY NATIONAL LIFE INSURANCE CO	$29,509	0	0.00	0.00	216
EXECUTIVE FUND LIFE INSURANCE CO	$82,890	1	23.72	7.48	17
FAMILY BENEFIT LIFE INSURANCE CO	$871,649	1	2.26	0.71	107
FAMILY GUARDIAN LIFE INS CO	$266,166	2	14.77	6.99	25
FAMILY LIFE INSURANCE COMPANY*	$3,745,564	0	0.00	0.00	216
FAMILY SERVICE LIFE INS CO	$742,773	0	0.00	0.83	216
FARM BUREAU LIFE INS CO OF MISSOURI	$8,967,030	3	0.66	0.55	181
FARMERS AND TRADERS LIFE INS CO	$26,187	0	0.00	0.00	216
FARMERS NEW WORLD LIFE INSURANCE CO	$9,058,153	3	0.65	1.37	183
FARMLAND LIFE INSURANCE COMPANY	$862,638	0	0.00	0.00	216
FEDERAL HOME LIFE INSURANCE COMPANY*	$640,090	1	3.07	1.94	91
FEDERAL KEMPER LIFE ASSURANCE CO	$3,970,984	0	0.00	0.47	216
FEDERAL LIFE INSURANCE CO MUTUAL	$54,761	0	0.00	0.00	216
FEDERATED LIFE INSURANCE COMPANY	$1,642,638	1	1.20	0.38	144
FIDELITY AND GUARANTY LIFE INS CO*	$2,601,925	0	0.00	0.00	216
FIDELITY BANKERS LIFE INS CO*	$2,128,516	3	2.77	1.16	94
FIDELITY INVESTMENTS LIFE INS CO	$15,000	0	0.00	0.00	216

MISSOURI DEPARTMENT OF INSURANCE
1991 TOTAL LIFE INSURANCE COMPLAINT INDICES

COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) 1991 COMPLAINTS	(3) 1991 COMPLAINT INDEX	(4) 3 YEAR COMPLAINT INDEX	(5) COMPLAINT RANKING (1 = WORST)
FIDELITY LIFE ASSOCIATION A MUTUAL L	$366,845	0	0.00	0.00	216
FIDELITY MUTUAL LIFE INSURANCE CO	$582,592	0	0.00	0.00	216
FIDELITY SECURITY LIFE INSURANCE CO	$2,634,353	8	5.97	3.76	60
FIDELITY UNION LIFE INSURANCE CO	$3,199,476	0	0.00	0.19	216
FINANCIAL ASSURANCE INCORPORATED	$835	0	0.00	0.00	216
FINANCIAL SECURITY LIFE INS CO	$42,725	0	0.00	0.00	216
FIRST CAPITAL LIFE INSURANCE COMPANY	$2,595,700	1	0.76	1.43	173
FIRST COLONY LIFE INSURANCE COMPANY	$5,061,811	0	0.00	0.00	216
FIRST CONTINENTAL LIFE & ACCIDENT IN	$58,835	0	0.00	10.53	216
FIRST EQUICOR LIFE INSURANCE COMPANY	$484,187	0	0.00	0.00	216
FIRST EQUITY LIFE INS CO OF MISSOURI	$5,868	0	0.00	0.00	216
FIRST INTERNATIONAL LIFE INS CO	$90,136	0	0.00	0.00	216
FIRST INVESTORS LIFE INSURANCE COMPA	$107,986	0	0.00	5.74	216
FIRST LIFE ASSURANCE COMPANY*	$1,794,137	2	2.19	1.38	110
FIRST NATIONAL LIFE INS CO OF AMERIC	$149,438	1	13.16	4.15	32
FIRST PENN-PACIFIC LIFE INSURANCE CO	$422,982	0	0.00	0.00	216
FLORISTS LIFE INSURANCE COMPANY	$2,052	0	0.00	0.00	216
FORD LIFE INSURANCE COMPANY	$2,249,631	3	2.62	1.38	100
FOREMOST LIFE INSURANCE COMPANY	$212,224	0	0.00	2.92	216
FORETHOUGHT LIFE INSURANCE COMPANY	$2,884,960	0	0.00	0.00	216
FORT DEARBORN LIFE INS CO	$698,598	0	0.00	1.77	216
FORTIS BENEFITS INSURANCE COMPANY	$1,114,495	0	0.00	1.67	216
FRANKLIN LIFE INSURANCE COMPANY	$11,749,455	7	1.17	1.00	147
FRONTIER INSURANCE COMPANY	$3,146,589	12	7.50	6.50	46
GARDEN STATE LIFE INSURANCE COMPANY*	$120,067	0	0.00	0.00	216
GENERAL AMERICAN LIFE INSURANCE CO	$77,100,295	8	0.20	0.24	208
GENERAL FIDELITY LIFE INSURANCE CO	$203,684	0	0.00	0.00	216
GENERAL LIFE INSURANCE CORP OF WI*	$97,730	0	0.00	0.00	216
GENERAL SERVICES LIFE INS CO	$526,836	1	3.73	1.18	83
GEORGIA INTERNATIONAL LIFE INS CO	$30,397	0	0.00	0.00	216
GERBER LIFE INSURANCE COMPANY	$511,154	0	0.00	0.00	216
GERMANTOWN LIFE INSURANCE COMPANY	$1,344	0	0.00	0.00	216
GLENBROOK LIFE INSURANCE COMPANY	$279,676	0	0.00	2.22	216
GLOBE LIFE AND ACCIDENT INS CO	$5,792,624	14	4.75	3.42	71
GLOBE LIFE INSURANCE COMPANY	$1,712,014	1	1.15	2.53	149
GOLDEN AMERICAN LIFE INS CO	$278,502	0	0.00	0.00	216
GOLDEN RULE INSURANCE COMPANY	$1,357,544	1	1.45	1.83	136
GOLDEN STATE MUTUAL LIFE INS CO	$7,763	0	0.00	0.00	216
GOVERNMENT PERSONNEL MUTUAL LIFE INS	$279,423	0	0.00	0.00	216
GRANGE LIFE INSURANCE COMPANY	$2,044	0	0.00	0.00	216
GREAT AMERICAN LIFE INSURANCE CO	$17,385	0	0.00	0.00	216
GREAT AMERICAN RESERVE INS CO	$122,312	0	0.00	0.00	216
GREAT SOUTHERN LIFE INSURANCE CO	$1,174,581	0	0.00	1.58	216
GREAT WEST LIFE & ANNUITY INS CO*	$188,000	0	0.00	3.30	216
GREAT WEST LIFE ASSURANCE COMPANY*	$5,796,508	0	0.00	0.00	216
GRINNELL LIFE INSURANCE COMPANY	$8,425	0	0.00	0.00	216
GROUPAMERICA INSURANCE COMPANY	$286,178	0	0.00	0.00	216
GUARANTEE MUTUAL LIFE COMPANY	$4,602,577	1	0.43	0.40	197
GUARANTEE RESERVE LIFE INSURANCE CO	$1,054,421	3	5.59	5.29	63
GUARANTEE TRUST LIFE INSURANCE CO	$615,564	3	9.58	12.08	39
GUARANTY INCOME LIFE INSURANCE CO	$268,913	0	0.00	0.00	216

MISSOURI DEPARTMENT OF INSURANCE
1991 TOTAL LIFE INSURANCE COMPLAINT INDICES

COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) 1991 COMPLAINTS	(3) 1991 COMPLAINT INDEX	(4) 3 YEAR COMPLAINT INDEX	(5) COMPLAINT RANKING (1 = WORST)
GUARDIAN INSURANCE & ANNUITY CO INC	$403,502	0	0.00	1.54	216
GUARDIAN LIFE INSURANCE CO OF AMERIC	$7,004,919	1	0.28	0.35	204
GULF ATLANTIC LIFE INSURANCE CO*	$455,492	1	4.32	1.36	78
GULF LIFE INSURANCE COMPANY	$378,089	0	0.00	0.00	216
HARTFORD LIFE AND ACCIDENT INS CO*	$4,077,627	0	0.00	0.15	216
HARTFORD LIFE INSURANCE COMPANY	$1,020,500	30	57.80	22.47	7
HARVEST LIFE INSURANCE COMPANY THE	$365,370	0	0.00	0.00	216
HAWKEYE NATIONAL LIFE INSURANCE CO	$484,508	0	0.00	3.84	216
HEALTH AND LIFE INSURANCE CO OF AMER	$1,000	0	0.00	0.00	216
HERITAGE LIFE INSURANCE COMPANY	$142,820	0	0.00	0.00	216
HILL COUNTRY LIFE INS CO	$20,484	3	287.93	242.04	2
HOME LIFE FINANCIAL ASSURANCE CORP	$2,740,132	1	0.72	0.23	175
HOME OWNERS LIFE INSURANCE COMPANY	$699	0	0.00	0.00	216
HOMESTEADERS LIFE COMPANY	$1,066,925	3	5.53	2.90	64
HORACE MANN LIFE INSURANCE COMPANY	$742,239	1	2.65	1.67	98
HOWARD LIFE INSURANCE COMPANY	$1,127,924	1	1.74	1.65	125
HUMANA INSURANCE COMPANY	$47	0	0.00	0.00	216
IDS LIFE INSURANCE COMPANY	$5,956,064	0	0.00	0.31	216
ILLINOIS MUTUAL LIFE & CASUALTY CO	$888,174	0	0.00	0.00	216
IMPERIAL GENERAL LIFE INSURANCE CO	$32,211	0	0.00	0.00	216
INA LIFE INSURANCE CO OF NEW YORK	$949	0	0.00	653.39	216
INDEPENDENT LIFE & ACCIDENT INS CO,	$16,990	0	0.00	0.00	216
INDIANAPOLIS LIFE INSURANCE CO	$1,846,325	0	0.00	0.34	216
INDIVIDUAL ASSUR CO LIFE HEALTH & AC	$1,956,383	1	1.00	0.95	156
INDUSTRIAL CASUALTY INSURANCE COMPAN	$14,903	0	0.00	0.00	216
INTEGON LIFE INSURANCE CORPORATION*	$1,722,355	1	1.14	1.44	150
INTEGRATED RESOURCES LIFE INS CO*	$4,016,249	1	0.49	0.31	191
INTEGRITY LIFE INS CO	$695,264	0	0.00	0.00	216
INTEGRITY NATIONAL LIFE INS CO	$13,446	0	0.00	0.00	216
INTER STATE ASSURANCE COMPANY	$323,845	0	0.00	0.00	216
INTERCONTINENTAL LIFE INSURANCE CO	$41,380	0	0.00	0.00	216
INTRAMERICA LIFE INSURANCE COMPANY	$6,432	0	0.00	0.00	216
INVESTMENT LIFE INS CO OF AMERICA TH	$730,337	0	0.00	0.00	216
INVESTORS GUARANTY LIFE INS CO	$94,094	0	0.00	13.17	216
INVESTORS HERITAGE LIFE INSURANCE CO	$92,518	1	21.25	6.70	19
INVESTORS INSURANCE CORPORATION*	$63,907	0	0.00	0.00	216
INVESTORS LIFE INS CO OF CALIFORNIA	$911,077	1	2.16	2.04	112
INVESTORS LIFE INS CO OF NORTH AMERI	$882,375	2	4.46	4.21	74
INVESTORS LIFE INSURANCE CO OF NEBRA	$639,616	0	0.00	0.97	216
IOWA LIFE ASSURANCE COMPANY	$43,201	0	0.00	0.00	216
ITT LIFE INSURANCE CORPORATION	$1,024,217	1	1.92	2.42	120
ITT LYNDON LIFE INSURANCE COMPANY	$1,308,673	1	1.50	0.47	133
ITT LYNDON NATIONAL LIFE INS CO	$176,518	0	0.00	0.00	216
J C PENNEY LIFE INSURANCE COMPANY	$3,201,130	1	0.61	1.36	186
JACKSON NATIONAL LIFE INSURANCE CO	$22,345,877	9	0.79	0.53	170
JEFFERSON NATIONAL LIFE INS CO*	$1,980,700	2	1.99	1.25	115
JEFFERSON PILOT LIFE INS CO	$952,384	0	0.00	0.65	216
JOHN ALDEN LIFE INSURANCE CO	$1,301,121	0	0.00	1.91	216
JOHN DEERE LIFE INS CO	$1,189,648	0	0.00	0.52	216
JOHN HANCOCK MUTUAL LIFE INS CO	$15,469,699	21	2.67	2.16	96
JOHN HANCOCK VARIABLE LIFE INS CO	$5,996,096	3	0.98	0.52	159

MISSOURI DEPARTMENT OF INSURANCE
1991 TOTAL LIFE INSURANCE COMPLAINT INDICES

COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) 1991 COMPLAINTS	(3) 1991 COMPLAINT INDEX	(4) 3 YEAR COMPLAINT INDEX	(5) COMPLAINT RANKING (1 = WORST)
KANAWHA INSURANCE COMPANY	$1,342	0	0.00	0.00	216
KANSAS CITY LIFE INSURANCE CO	$13,720,865	7	1.00	0.81	158
KEMPER INVESTORS LIFE INS CO	$2,359,659	1	0.83	0.53	168
KENTUCKY CENTRAL LIFE INSURANCE CO*	$5,737,876	4	1.37	1.62	139
KENTUCKY HOME MUTUAL LIFE INS CO	$1,014	0	0.00	0.00	216
KEYPORT LIFE INSURANCE COMPANY	$613,284	0	0.00	0.00	216
KOLN LIFE INSURANCE COMPANY	$874	0	0.00	0.00	216
LAFAYETTE LIFE INSURANCE CO THE	$1,154,248	0	0.00	0.00	216
LAMAR LIFE INSURANCE COMPANY	$29,839	0	0.00	0.00	216
LEWER LIFE INSURANCE COMPANY	$12,612	0	0.00	0.00	216
LIBERTY LIFE ASSUR CO OF BOSTON	$945,804	0	0.00	0.00	216
LIBERTY LIFE INSURANCE COMPANY*	$3,184,689	1	0.62	0.19	185
LIBERTY NATIONAL LIFE INSURANCE CO	$165,399	0	0.00	0.00	216
LIFE & HEALTH INS CO OF AMERICA	$17,627	2	223.07	70.32	3
LIFE GENERAL SECURITY INSURANCE CO	$97,503	0	0.00	6.36	216
LIFE INS CO OF THE SOUTHWEST	$448,969	0	0.00	0.00	216
LIFE INSURANCE CO OF GEORGIA	$36,481	0	0.00	16.99	216
LIFE INSURANCE CO OF NORTH AMERICA	$2,886,084	2	1.36	1.07	141
LIFE INSURANCE COMPANY OF ILLINOIS	$1,055	0	0.00	0.00	216
LIFE INSURANCE COMPANY OF VIRGINIA T	$2,610,970	0	0.00	0.24	216
LIFE INVESTORS INS CO OF AMERICA	$5,028,615	3	1.17	0.62	146
LIFE OF MARYLAND INC	$60,600	0	0.00	0.00	216
LIFEUSA INSURANCE COMPANY	$346,288	2	11.35	3.58	34
LINCOLN AMERICAN LIFE INSURANCE CO	$66,516	0	0.00	0.00	216
LINCOLN BENEFIT LIFE COMPANY	$2,497,613	1	0.79	0.74	171
LINCOLN HERITAGE LIFE INSURANCE CO*	$400,551	0	0.00	0.00	216
LINCOLN INCOME LIFE INSURANCE CO	$48,062	0	0.00	0.00	216
LINCOLN LIFE AND CASUALTY COMPANY*	$12,357	0	0.00	0.00	216
LINCOLN MEMORIAL LIFE INSURANCE CO	$120,887	0	0.00	5.13	216
LINCOLN MUTUAL LIFE INSURANCE CO	$811,373	0	0.00	0.00	216
LINCOLN NATIONAL LIFE INSURANCE CO*	$9,164,652	2	0.43	0.68	196
LINCOLN NATIONAL REASSURANCE CO	$6,074	0	0.00	0.00	216
LONDON PACIFIC LIFE & ANNUITY COMPAN	$22,128	0	0.00	0.00	216
LONE STAR LIFE INSURANCE COMPANY*	$202,258	1	9.72	6.13	38
LOYAL AMERICAN LIFE INSURANCE CO	$797,944	0	0.00	0.78	216
LOYALTY LIFE INSURANCE COMPANY	$849,438	1	2.31	0.73	106
LUTHERAN BROTHERHOOD VRBL INS PRDTS	$30,567	0	0.00	0.00	216
M A B S LIFE INSURANCE COMPANY	$66,904	1	29.39	9.26	13
MADISON NATIONAL LIFE INSURANCE CO,	$41,173	0	0.00	0.00	216
MAIN LIFE INSURANCE COMPANY	$8,519	0	0.00	0.00	216
MANHATTAN LIFE INSURANCE COMPANY	$1,108,679	1	1.77	1.12	124
MANHATTAN NATIONAL LIFE INS CO	$1,083,136	0	0.00	0.00	216
MANUFACTURERS LIFE INS CO (U.S.A.) T	$114,428	0	0.00	0.00	216
MANUFACTURERS LIFE INS CO OF AMERICA	$40,950	0	0.00	0.00	216
MANUFACTURERS LIFE INSURANCE CO	$24,599,134	0	0.00	0.03	216
MASSACHUSETTS GENERAL LIFE INS CO	$1,493,385	0	0.00	0.41	216
MASSACHUSETTS MUTUAL LIFE INS CO	$19,021,096	2	0.21	0.16	206
MAYFLOWER NATIONAL LIFE INSURANCE CO	$75,786	0	0.00	0.00	216
MBL LIFE ASSURANCE CORPORATION	$52,152	0	0.00	0.00	216
MEDICAL LIFE INSURANCE COMPANY	$628,612	0	0.00	0.99	216
MEDICO LIFE INSURANCE COMPANY	$39,741	1	49.47	15.59	9

MISSOURI DEPARTMENT OF INSURANCE
1991 TOTAL LIFE INSURANCE COMPLAINT INDICES

COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) 1991 COMPLAINTS	(3) 1991 COMPLAINT INDEX	(4) 3 YEAR COMPLAINT INDEX	(5) COMPLAINT RANKING (1 = WORST)
MEGA LIFE AND HEALTH INS CO THE	$29,755	0	0.00	41.66	216
MEMORIAL INSURANCE COMPANY OF AMERIC	$827	0	0.00	0.00	216
MERIT LIFE INSURANCE COMPANY	$662,245	0	0.00	0.94	216
MERRILL LYNCH LIFE INS CO	$291,637	1	6.74	2.13	50
METROPOLITAN INS AND ANNUITY CO	$12,205,949	1	0.16	0.81	210
METROPOLITAN LIFE INSURANCE COMPANY	$60,930,924	43	1.39	1.08	138
METROPOLITAN TOWER LIFE INSURANCE CO	$819,139	0	0.00	0.76	216
MIC LIFE INSURANCE CORPORATION	$1,085,569	1	1.81	1.71	123
MID AMERICAN CENTURY LIFE INSURANCE	$423,551	1	4.64	7.32	73
MID CONTINENT LIFE INSURANCE CO	$950,085	0	0.00	1.30	216
MID SOUTH INSURANCE COMPANY	$9,918	0	0.00	0.00	216
MIDLAND MUTUAL LIFE INS CO, THE*	$492,613	0	0.00	0.00	216
MIDLAND NATIONAL LIFE INSURANCE CO*	$1,441,008	1	1.36	1.72	140
MIDWEST NATIONAL LIFE INS CO OF TN	$53,669	0	0.00	34.64	216
MIDWEST SECURITY LIFE INS CO	$1,065	0	0.00	0.00	216
MIDWESTERN UNITED LIFE INSURANCE CO*	$211,146	0	0.00	0.00	216
MINISTERS LIFE-A MUTUAL LIFE INS CO	$1,079,755	0	0.00	0.00	216
MINNESOTA MUTUAL LIFE INSURANCE CO	$6,904,829	1	0.28	0.18	203
MINNESOTA PROTECTIVE LIFE INS CO	$23,451	0	0.00	0.00	216
MISSION LIFE INSURANCE COMPANY	$5,353	0	0.00	0.00	216
MISSOURI AMERICAN INSURANCE CO	$7,509	0	0.00	82.54	216
MISSOURI VALLEY LIFE AND HEALTH INS	$765,713	0	0.00	0.00	216
MML BAY STATE LIFE INS CO	$215,193	0	0.00	0.00	216
MODERN AMERICAN LIFE INSURANCE COMPA	$7,069,627	9	2.50	2.28	101
MODERN INCOME LIFE INS CO*	$2,999,371	1	0.66	0.83	182
MONARCH LIFE INSURANCE COMPANY*	$5,165,614	0	0.00	0.36	216
MONITOR LIFE INSURANCE CO OF NY	$23,989	0	0.00	0.00	216
MONTGOMERY WARD LIFE INSURANCE CO	$2,041,689	0	0.00	1.21	216
MONUMENTAL GENERAL INSURANCE COMPANY	$2,454,961	5	4.00	3.03	81
MONUMENTAL LIFE INSURANCE COMPANY*	$3,107,360	17	10.76	5.98	37
MONY LIFE INS CO OF AMERICA	$768,398	0	0.00	1.61	216
MOUNTAIN LIFE INSURANCE COMPANY	$749,234	1	2.62	0.83	99
MOUNTAIN STATES LIFE INS CO OF AMERI	$7,515	0	0.00	0.00	216
MUTUAL BENEFIT LIFE INSURANCE CO*	$26,818,079	2	0.15	0.37	212
MUTUAL LIFE INSURANCE CO OF NY	$8,636,331	3	0.68	0.36	179
MUTUAL OF AMERICA LIFE INSURANCE CO	$381,851	1	5.15	3.25	67
MUTUAL SERVICE LIFE INSURANCE CO*	$17,327	0	0.00	0.00	216
MUTUAL TRUST LIFE INSURANCE COMPANY	$657,747	0	0.00	0.00	216
NACOLAH LIFE INS CO OF TEXAS*	$1,298,612	1	1.51	3.82	131
NATIONAL AMERICAN LIFE INS CO OF CA	$24,675	0	0.00	0.00	216
NATIONAL AMERICAN LIFE INS OF PA	$21,612	0	0.00	0.00	216
NATIONAL BENEFIT LIFE INSURANCE CO	$858,461	0	0.00	1.44	216
NATIONAL FARMERS UNION LIFE INS CO	$16,716	0	0.00	0.00	216
NATIONAL FIDELITY LIFE INSURANCE CO	$2,201,114	4	3.57	5.35	86
NATIONAL FINANCIAL INSURANCE COMPANY	$7,636	0	0.00	81.16	216
NATIONAL FOUNDATION LIFE INS CO	$33,327	0	0.00	37.19	216
NATIONAL GROUP LIFE INSURANCE COMPAN	$941	0	0.00	0.00	216
NATIONAL GUARDIAN LIFE INSURANCE CO	$175,270	0	0.00	3.54	216
NATIONAL HEALTH INS CO	$3,495	0	0.00	0.00	216
NATIONAL HERITAGE LIFE INS CO	$25,313	1	77.67	48.97	6
NATIONAL HOME LIFE ASSUR CO OF NY	$353,048	2	11.14	3.51	35

MISSOURI DEPARTMENT OF INSURANCE
1991 TOTAL LIFE INSURANCE COMPLAINT INDICES

COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) 1991 COMPLAINTS	(3) 1991 COMPLAINT INDEX	(4) 3 YEAR COMPLAINT INDEX	(5) COMPLAINT RANKING (1 = WORST)
NATIONAL HOME LIFE ASSURANCE CO	$3,732,396	8	4.21	3.99	79
NATIONAL LIBERTY LIFE INSURANCE CO	$26,445	0	0.00	23.44	216
NATIONAL LIFE INSURANCE COMPANY	$6,355,193	0	0.00	0.00	216
NATIONAL OLD LINE INSURANCE COMPANY*	$2,382,933	0	0.00	0.00	216
NATIONAL STATES INSURANCE COMPANY	$73,499	2	53.50	50.59	8
NATIONAL TRAVELERS LIFE COMPANY	$2,096,800	0	0.00	2.07	216
NATIONAL WESTERN LIFE INSURANCE CO	$1,350,353	2	2.91	5.51	92
NATIONWIDE LIFE INSURANCE COMPANY	$448,862	1	4.38	1.38	76
NEW AMERICAN LIFE INSURANCE COMPANY	$2,311,845	1	0.85	0.80	166
NEW ENGLAND MUTUAL LIFE INS CO	$14,945,940	0	0.00	0.17	216
NEW ENGLAND VARIABLE LIFE INSURANCE	$668,393	0	0.00	0.00	216
NEW JERSEY LIFE INSURANCE COMPANY*	$298,329	0	0.00	0.00	216
NEW YORK LIFE INS & ANNUITY CORPORAT	$9,143,375	1	0.22	0.27	205
NEW YORK LIFE INSURANCE COMPANY	$38,761,564	13	0.66	0.46	180
NORTH AMERICAN CO FOR LIFE & HEALTH	$3,245,651	2	1.21	0.95	143
NORTH AMERICAN EQUITABLE LIFE ASSUR	$1,804	0	0.00	0.00	216
NORTH AMERICAN INSURANCE COMPANY	$40,875	0	0.00	0.00	216
NORTH AMERICAN LIFE AND CASUALTY CO	$1,610,320	2	2.44	5.00	102
NORTH AMERICAN LIFE ASSURANCE CO	$225,601	0	0.00	0.00	216
NORTH CAROLINA MUTUAL LIFE INS CO	$7,127	0	0.00	0.00	216
NORTH CENTRAL LIFE INSURANCE CO*	$901,021	2	4.36	2.06	77
NORTHBROOK LIFE INSURANCE COMPANY	$261,637	0	0.00	2.37	216
NORTHERN LIFE INSURANCE COMPANY	$1,344,872	1	1.46	1.38	134
NORTHWESTERN MUTUAL LIFE INS CO	$44,736,388	1	0.04	0.07	215
NORTHWESTERN NATIONAL LIFE INS CO	$5,069,573	3	1.16	1.10	148
OCCIDENTAL LIFE INS CO OF NC	$338,224	0	0.00	1.83	216
OHIO LIFE INSURANCE COMPANY	$148,478	0	0.00	0.00	216
OHIO NATIONAL LIFE ASSURANCE CORP	$954,744	0	0.00	0.00	216
OHIO NATIONAL LIFE INS CO THE	$1,399,041	1	1.41	0.89	137
OHIO STATE LIFE INSURANCE CO, THE	$983,076	4	8.00	5.04	44
OLD AMERICAN INSURANCE COMPANY	$7,905,660	9	2.24	2.19	108
OLD COLONY LIFE INSURANCE COMPANY	$3,468	0	0.00	0.00	216
OLD LINE LIFE INS CO OF AMERICA*	$2,232,157	0	0.00	0.28	216
OLD RELIANCE INSURANCE COMPANY	$1,751	0	0.00	0.00	216
OLD REPUBLIC LIFE INSURANCE COMPANY	$240,167	0	0.00	0.00	216
OLD UNITED LIFE INSURANCE COMPANY	$260,740	0	0.00	0.00	216
OLD WESTERN LIFE INSURANCE COMPANY	$2,287,074	1	0.86	0.27	164
OMAHA FINANCIAL LIFE INSURANCE CO	$2,650,951	0	0.00	1.40	216
OZARK NATIONAL LIFE INSURANCE CO	$12,289,424	6	0.96	1.92	160
PACIFIC FIDELITY LIFE INS CO*	$398,741	0	0.00	0.00	216
PACIFIC GUARDIAN LIFE INS CO LTD	$3,581	0	0.00	0.00	216
PACIFIC MUTUAL LIFE INSURANCE CO	$41,751,665	0	0.00	0.00	216
PAN AMERICAN ASSURANCE CO	$897,109	1	2.19	0.69	111
PAN AMERICAN LIFE INSURANCE COMPANY	$783,284	0	0.00	0.79	216
PAN WESTERN LIFE INS CO	$5,272	0	0.00	0.00	216
PARAGON LIFE INSURANCE COMPANY	$2,273,317	0	0.00	0.00	216
PAUL REVERE LIFE INSURANCE CO	$366,127	0	0.00	1.69	216
PAUL REVERE VARIABLE ANNUITY INS CO,	$257,764	0	0.00	0.00	216
PEKIN LIFE INSURANCE COMPANY	$37,208	0	0.00	0.00	216
PENINSULAR LIFE INSURANCE COMPANY	$4,598	0	0.00	0.00	216
PENN INSURANCE & ANNUITY CO THE	$350,923	0	0.00	0.00	216

MISSOURI DEPARTMENT OF INSURANCE
1991 TOTAL LIFE INSURANCE COMPLAINT INDICES

COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) 1991 COMPLAINTS	(3) 1991 COMPLAINT INDEX	(4) 3 YEAR COMPLAINT INDEX	(5) COMPLAINT RANKING (1 = WORST)
PENN MUTUAL LIFE INSURANCE CO THE	$2,052,788	2	1.92	0.60	121
PENNSYLVANIA LIFE INSURANCE COMPANY	$691,258	5	14.22	17.03	28
PENNSYLVANIA NATIONAL LIFE INS CO	$69,060	0	0.00	0.00	216
PENSION LIFE INS CO OF AMERICA*	$183	0	0.00	0.00	216
PFL LIFE INSURANCE COMPANY	$626,753	8	25.09	22.74	15
PHARMACISTS LIFE INSURANCE COMPANY	$33,513	0	0.00	0.00	216
PHF LIFE INSURANCE COMPANY	$105,292	0	0.00	0.00	216
PHILADELPHIA AMERICAN LIFE INS CO	$123,784	0	0.00	0.00	216
PHILADELPHIA LIFE INS CO	$4,322,273	1	0.45	0.72	193
PHILADELPHIA UNITED LIFE INS CO	$132	0	0.00	0.00	216
PHOENIX HOME LIFE MUTUAL INS CO	$13,445,197	3	0.44	0.51	195
PHYSICIANS LIFE INSURANCE COMPANY	$1,011,141	1	1.94	2.45	119
PIEDMONT AMERICAN LIFE INS CO	$1,048	0	0.00	0.00	216
PIERCE NATIONAL LIFE INSURANCE CO	$298,035	1	6.60	4.16	52
PIONEER AMERICAN INSURANCE COMPANY	$54,500	0	0.00	11.37	216
PIONEER LIFE INSURANCE CO OF IL	$654,447	7	21.03	17.05	20
PIONEER MUTUAL LIFE INS CO	$72,254	0	0.00	0.00	216
PIONEER NATIONAL LIFE INSURANCE COMP	$5,332	0	0.00	0.00	216
PIONEER SECURITY LIFE INSURANCE COMP	$8,054	0	0.00	0.00	216
PM GROUP LIFE INS CO	$144,615	0	0.00	0.00	216
PRAIRIE STATES LIFE INSURANCE CO	$1,319,541	0	0.00	0.00	216
PREFERRED RISK LIFE INSURANCE CO	$712,109	0	0.00	0.00	216
PREMIER LIFE INSURANCE COMPANY	$1,155	0	0.00	0.00	216
PRESIDENTIAL LIFE INSURANCE CO	$101,447	0	0.00	12.22	216
PRIMERICA LIFE INSURANCE COMPANY	$17,193,235	7	0.80	1.62	169
PRINCIPAL MUTUAL LIFE INS CO	$14,876,421	1	0.13	0.17	213
PRINCIPAL NATIONAL LIFE INS CO	$434,022	0	0.00	0.00	216
PROFESSIONAL INS CORPORATION	$3,700	0	0.00	0.00	216
PROTECTED HOME MUTUAL LIFE INS CO	$5,892	0	0.00	0.00	216
PROTECTIVE LIFE INSURANCE COMPANY	$1,535,952	1	1.28	0.81	142
PROVIDENT INDEMNITY LIFE INS CO	$18,703	0	0.00	0.00	216
PROVIDENT LIFE AND ACCIDENT INS CO	$20,020,715	0	0.00	0.15	216
PROVIDENT LIFE AND CASUALTY INS CO	$1,910	0	0.00	0.00	216
PROVIDENT LIFE INSURANCE COMPANY*	$141,082	0	0.00	0.00	216
PROVIDENT MUTUAL LIFE INS CO OF PHIL	$1,300,286	1	1.51	2.38	132
PROVIDENTIAL LIFE INSURANCE COMPANY	$534	0	0.00	0.00	216
PROVIDENTMUTUAL LIFE & ANNUITY OF AM	$570	0	0.00	0.00	216
PROVIDERS FIDELITY LIFE INS CO	$2,020	0	0.00	0.00	216
PRUCO LIFE INSURANCE COMPANY	$16,076,999	3	0.37	0.15	199
PRUDENTIAL INSURANCE CO OF AMERICA T	$75,780,761	56	1.45	1.31	135
PYRAMID LIFE INSURANCE COMPANY	$893,618	0	0.00	1.39	216
RELIABLE LIFE INSURANCE COMPANY*	$11,457,159	10	1.72	3.14	127
RELIANCE LIFE INSURANCE COMPANY	$41,864	0	0.00	0.00	216
RELIANCE STANDARD LIFE INSURANCE CO*	$369,925	0	0.00	1.68	216
REPUBLIC VANGUARD LIFE INSURANCE CO	$125,526	0	0.00	0.00	216
RESERVE NATIONAL INSURANCE COMPANY	$137,059	0	0.00	27.13	216
ROOSEVELT NATIONAL LIFE INS OF AM	$353,709	0	0.00	0.00	216
ROYAL LIFE INSURANCE CO OF AMERICA	$60,072	0	0.00	0.00	216
ROYAL MACCABEES LIFE INSURANCE CO	$2,737,676	0	0.00	0.00	216
RUSHMORE NATIONAL LIFE INSURANCE CO	$58,992	0	0.00	0.00	216
SAFECO LIFE INSURANCE COMPANY*	$2,659,257	1	0.74	1.40	174

MISSOURI DEPARTMENT OF INSURANCE
1991 TOTAL LIFE INSURANCE COMPLAINT INDICES

COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) 1991 COMPLAINTS	(3) 1991 COMPLAINT INDEX	(4) 3 YEAR COMPLAINT INDEX	(5) COMPLAINT RANKING (1 = WORST)
SAFECO NATIONAL LIFE INS CO	$104,299	0	0.00	0.00	216
SAINT LOUIS REINSURANCE COMPANY	$1,370,391	0	0.00	0.00	216
SANTAFE INSURANCE COMPANY	$13,954	0	0.00	0.00	216
SAVERS LIFE INS CO OF AMERICA	$48,742	0	0.00	0.00	216
SECURA LIFE INSURANCE CO	$331,747	0	0.00	1.87	216
SECURITY ASSURANCE COMPANY	$147,380	0	0.00	0.00	216
SECURITY BENEFIT LIFE INSURANCE CO	$2,680,931	3	2.20	2.77	109
SECURITY CONNECTICUT LIFE INS CO	$2,863,282	1	0.69	0.43	177
SECURITY GENERAL LIFE INSURANCE CO	$34,989	0	0.00	35.42	216
SECURITY LIFE INS CO OF AMERICA	$1,376,155	0	0.00	1.80	216
SECURITY LIFE OF DENVER INSURANCE CO	$8,660,232	0	0.00	0.14	216
SECURITY MUTUAL LIFE INS CO OF NE	$369,406	0	0.00	0.00	216
SECURITY MUTUAL LIFE INS CO OF NY	$102,122	0	0.00	0.00	216
SECURITY OF AMERICA LIFE INSURANCE C	$13,386	0	0.00	0.00	216
SECURITY TRUST LIFE INS CO	$34,942	0	0.00	0.00	216
SENTINEL AMERICAN LIFE INSURANCE CO	$1,762	0	0.00	0.00	216
SENTRY LIFE INSURANCE CO (L&H ACCT)	$810,999	0	0.00	0.76	216
SHELTER LIFE INSURANCE CO	$8,859,875	2	0.44	0.28	194
SMA LIFE ASSURANCE COMPANY	$3,097,446	0	0.00	0.20	216
SOUTHERN EDUCATORS LIFE INSURANCE CO	$9,851	0	0.00	0.00	216
SOUTHERN SECURITY LIFE INS CO	$57,569	1	34.15	10.77	12
SOUTHLAND LIFE INSURANCE COMPANY	$475,925	0	0.00	0.00	216
SOUTHWESTERN LIFE INSURANCE COMPANY*	$1,897,355	1	1.04	0.98	154
SPRINGFIELD LIFE INSURANCE CO INC*	$149,386	0	0.00	0.00	216
STANDARD INSURANCE COMPANY	$5,618,052	0	0.00	0.00	216
STANDARD LIFE AND ACCIDENT INS CO	$717,996	4	10.95	7.77	36
STANDARD LIFE INS CO OF INDIANA	$21,567	0	0.00	0.00	216
STANDARD LIFE INSURANCE COMPANY	$35,065	0	0.00	17.67	216
STANDARD OF AMERICA LIFE INS CO	$9,478	0	0.00	0.00	216
STANDARD SECURITY LIFE INS CO OF NEW	$11,681	0	0.00	0.00	216
STATE AUTO LIFE INSURANCE CO	$98,599	0	0.00	0.00	216
STATE BOND AND MORTGAGE LIFE INS CO	$8,306	0	0.00	0.00	216
STATE FARM LIFE INSURANCE COMPANY	$42,683,323	7	0.32	0.25	202
STATE LIFE INSURANCE COMPANY	$272,108	1	7.23	2.28	48
STATE MUTUAL INSURANCE CO	$176,913	0	0.00	0.00	216
STATE MUTUAL LIFE ASSUR CO OF AMERIC	$1,473,787	0	0.00	0.42	216
STATESMAN NATIONAL LIFE INS CO THE	$226,563	0	0.00	5.47	216
STERLING INVESTORS LIFE INS CO	$40,909	0	0.00	0.00	216
SUMMIT NATIONAL LIFE INS CO	$1,318,112	5	7.46	3.76	47
SUN LIFE ASSUR CO OF CANADA (US)	$319,727	1	6.15	3.88	57
SUN LIFE ASSURANCE CO OF CANADA	$2,231,105	0	0.00	0.00	216
SUN LIFE INSURANCE CO OF AMERICA	$728,297	0	0.00	1.70	216
SURETY LIFE INSURANCE COMPANY	$314,290	0	0.00	0.00	216
TEXAS LIFE INSURANCE COMPANY	$395,200	1	4.97	1.57	68
TIME INSURANCE COMPANY	$1,443,738	2	2.72	2.15	95
TMG LIFE INSURANCE COMPANY	$621,296	0	0.00	0.00	216
TRANS GENERAL LIFE INSURANCE CO	$113	0	0.00	0.00	216
TRANS PACIFIC LIFE INSURANCE CO	$1,589	0	0.00	0.00	216
TRANS WORLD ASSURANCE COMPANY	$89,481	0	0.00	0.00	216
TRANSAMERICA ASSURANCE COMPANY	$242,671	1	8.10	2.55	43
TRANSAMERICA ASSURANCE COMPANY	$242,671	1	0.08	0.03	214

MISSOURI DEPARTMENT OF INSURANCE
1991 TOTAL LIFE INSURANCE COMPLAINT INDICES

COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) 1991 COMPLAINTS	(3) 1991 COMPLAINT INDEX	(4) 3 YEAR COMPLAINT INDEX	(5) COMPLAINT RANKING (1 = WORST)
TRANSAMERICA LIFE INS & ANNUITY CO	$35,270	3	167.23	105.43	5
TRANSAMERICA OCCIDENTAL LIFE INS CO	$13,797,832	4	0.57	0.58	187
TRANSPORT LIFE INSURANCE COMPANY	$552,746	1	3.56	3.36	87
TRAVELERS INSURANCE CO OF ILLINOIS	$405,011	0	0.00	0.00	216
TRAVELERS INSURANCE COMPANY THE	$11,448,563	5	0.86	0.32	165
U.S. FINANCIAL LIFE INSURANCE CO	$140,011	0	0.00	0.00	216
UNILIFE INSURANCE COMPANY	$15,979	0	0.00	0.00	216
UNION BANKERS INSURANCE COMPANY	$90,492	1	21.73	13.70	18
UNION BENEFIT LIFE INS CO	$474,583	0	0.00	6.53	216
UNION CENTRAL LIFE INSURANCE CO	$5,415,320	1	0.36	0.23	200
UNION FIDELITY LIFE INSURANCE CO	$540,909	1	3.63	3.44	85
UNION LABOR LIFE INSURANCE COMPANY	$406,372	1	4.84	4.58	70
UNION SECURITY LIFE INSURANCE CO	$1,894,191	0	0.00	1.31	216
UNITED AMERICAN INSURANCE COMPANY	$605,733	2	6.49	5.12	54
UNITED BENEFIT LIFE INSURANCE COMPAN	$160,628	0	0.00	0.00	216
UNITED COMPANIES LIFE INSURANCE CO	$135,730	1	14.48	18.26	26
UNITED FAMILY LIFE INSURANCE CO	$16,218	0	0.00	0.00	216
UNITED FIDELITY LIFE INSURANCE CO	$846,840	4	9.29	13.17	40
UNITED HEALTH AND LIFE INSURANCE CO	$101,203	1	19.43	6.12	21
UNITED HERITAGE MUTUAL LIFE INS CO	$5,509	0	0.00	0.00	216
UNITED HOME LIFE INSURANCE COMPANY	$46,161	1	42.59	13.43	11
UNITED INDEPENDENT LIFE INSURANCE CO	$46,555	0	0.00	26.62	216
UNITED INSURANCE COMPANY OF AMERICA	$2,055,903	2	1.91	4.82	122
UNITED INVESTORS LIFE INS CO	$2,325,612	1	0.85	0.27	167
UNITED LIBERTY LIFE INSURANCE COMPAN	$8,917	0	0.00	0.00	216
UNITED LIFE INSURANCE COMPANY	$831,275	1	2.37	0.75	103
UNITED NATIONAL LIFE INS CO OF AMERI	$11,830	0	0.00	0.00	216
UNITED OF OMAHA LIFE INS CO	$8,411,712	2	0.47	0.52	192
UNITED OLYMPIC LIFE INSURANCE CO*	$132,356	0	0.00	0.00	216
UNITED PACIFIC LIFE INSURANCE CO	$561,288	0	0.00	0.00	216
UNITED PRESIDENTIAL LIFE INS CO	$974,305	1	2.02	0.64	114
UNITED SERVICES LIFE INSURANCE CO	$505,250	0	0.00	0.00	216
UNITED STATES LIFE INS CO NY	$1,142,907	1	1.72	1.08	126
UNITED TEACHER ASSOCIATES INSURANCE	$306	0	0.00	0.00	216
UNITED TRUST ASSURANCE COMPANY	$49,897	0	0.00	0.00	216
UNITED WISCONSIN LIFE INSURANCE COMP	$266,781	0	0.00	0.00	216
UNITED WORLD LIFE INSURANCE COMPANY	$117,282	0	0.00	5.28	216
UNITRIN LIFE INSURANCE COMPANY*	$2,116	0	0.00	0.00	216
UNITY MUTUAL LIFE INS CO	$10,514	0	0.00	0.00	216
UNIVERSAL ASSURORS LIFE INSURANCE CO	$213,285	0	0.00	5.81	216
UNIVERSAL GUARANTY LIFE INS CO	$56,480	0	0.00	0.00	216
UNIVERSAL LIFE INSURANCE COMPANY T	$365,208	0	0.00	5.09	216
UNIVERSAL UNDERWRITERS LIFE INS CO	$935,809	0	0.00	0.66	216
UNIVERSE LIFE INSURANCE CO, THE	$8,660	0	0.00	0.00	216
UNUM LIFE INS CO OF AMERICA	$1,659,357	1	1.18	1.12	145
USA LIFE ONE INS CO OF INDIANA	$9,669	0	0.00	0.00	216
USAA LIFE INSURANCE COMPANY	$2,164,506	0	0.00	0.00	216
USG ANNUITY & LIFE COMPANY	$129,331	0	0.00	0.00	216
USLIFE CREDIT LIFE INSURANCE CO*	$1,211,970	0	0.00	0.51	216
UTICA NATIONAL LIFE INS CO	$723	0	0.00	0.00	216
VALLEY FORGE LIFE INSURANCE COMPANY	$4,275,909	2	0.92	0.29	161

MISSOURI DEPARTMENT OF INSURANCE
1991 TOTAL LIFE INSURANCE COMPLAINT INDICES

COMPANY	(1) PREMIUM WRITTEN (5 YR AVE)	(2) 1991 COMPLAINTS	(3) 1991 COMPLAINT INDEX	(4) 3 YEAR COMPLAINT INDEX	(5) COMPLAINT RANKING (1 = WORST)
VARIABLE ANNUITY LIFE INSURANCE CO	$22	0	0.00	0.00	216
VASA LIFE INSURANCE COMPANY	$127,372	0	0.00	0.00	216
VERMONT LIFE INSURANCE COMPANY	$479,242	0	0.00	0.00	216
VETERANS LIFE INS CO	$1,608,239	5	6.11	2.70	58
VICTORY LIFE INSURANCE COMPANY	$1,273,684	2	3.09	3.41	90
VISTA LIFE INSURANCE COMPANY	$132,314	0	0.00	4.68	216
VOYAGER LIFE INSURANCE COMPANY	$79,961	0	0.00	0.00	216
VULCAN LIFE INSURANCE COMPANY	$601,631	2	6.54	2.06	53
WABASH LIFE INSURANCE COMPANY	$197,648	0	0.00	3.14	216
WASHINGTON NATIONAL INSURANCE CO*	$1,201,516	0	0.00	4.64	216
WEST COAST LIFE INSURANCE COMPANY	$309,630	1	6.35	2.00	55
WESTERN AND SOUTHERN LIFE INS CO	$7,144,144	12	3.30	3.12	88
WESTERN DIVERSIFIED LIFE INSURANCE C	$332,203	1	5.92	3.73	61
WESTERN FIDELITY INSURANCE COMPANY	$26,816	0	0.00	46.22	216
WESTERN NATIONAL LIFE INSURANCE CO	$144,471	1	13.61	4.29	30
WESTERN RESERVE LIFE ASSUR CO OH	$295,677	1	6.65	4.19	51
WESTERN SOUTHERN LIFE ASSURANCE CO	$3,620,194	0	0.00	1.37	216
WESTFIELD LIFE INSURANCE COMPANY	$19,446	0	0.00	0.00	216
WILLIAM PENN LIFE ASSUR CO OF AMERIC	$419,608	0	0.00	0.00	216
WINONA FINANCIAL LIFE INS CO	$505,174	0	0.00	0.00	216
WINTERTHUR LIFE RE INSURANCE CO	$768,881	0	0.00	0.00	216
WISCONSIN NATIONAL LIFE INSURANCE CO	$128,410	0	0.00	0.00	216
WOODMEN ACCIDENT AND LIFE COMPANY*	$472,758	0	0.00	1.31	216
WORLD INSURANCE COMPANY	$241,133	3	24.46	7.71	16
WORLD SERVICE LIFE INSURANCE COMPANY	$440,218	0	0.00	11.26	216
XEROX FINANCIAL SERVICES LIFE INS CO	$1,009,707	0	0.00	0.00	216
ZALE LIFE INSURANCE COMPANY	$2,071	0	0.00	0.00	216
ZURICH AMERICAN LIFE INSURANCE CO	$1,803,212	0	0.00	0.00	216
	$1,461,054,417	723			